



TOURO COLLEGE

Where Knowledge and Values Meet

Undergraduate

STUDENT

HANDBOOK

2020-2022

www.touro.edu

IMPORTANT NOTICE

This Student Handbook contains only general guidelines and information. It is not intended to be comprehensive or to address all the possible applications of, or exceptions to, the policies and procedures of Touro. Some of the subjects described in this handbook are covered in detail in official policy and procedure documents found online and elsewhere. You should refer to these documents for specific information, since this handbook only briefly summarizes those policies. For that reason, if you have any questions concerning a particular policy or procedure, you should address your specific questions to the Office of Institutional Compliance. Please note that the terms of the full official policies are controlling in the case of any inconsistency.

This handbook is neither written nor meant to confer any rights or privileges on students or impose any obligations on Touro. No individual or representative of Touro (except the President) has the authority to enter into any agreement or understanding contrary to the above.

This handbook is written for informational purposes only and may contain errors. The policies, procedures and practices described herein may be modified, supplemented or discontinued in whole or in part, at any time with or without notice. All changes will be posted on the Touro website. Although we will attempt to inform you of any changes as they occur via the Touro email address assigned to you upon activating your TouroOne portal account, it is nevertheless your responsibility to keep current on all College policies, procedures and practices. Your assigned Touro email address is the official method of contact for all such notices and for all Touro communication.

Students are required to investigate for themselves as to whether the program they enroll in meets their personal, educational and career needs. Different jurisdictions have different licensing requirements and standards. While students may expend significant sums associated with higher education, successful completion of a course, program, or degree is dependent on many factors. The payment of tuition permits a student to register and take the courses and programs available and offered by the Touro school or program in which the student is enrolled. Tuition and fees may be modified from time to time in the sole discretion of Touro. Acceptance in a school or program does not form the basis of a contract. Indeed, a student's acceptance may be revoked if it is later learned, among other things that his or her qualifications have been misstated or overstated, there is some other omission or misrepresentation in their application, or if the student has exhibited any prior conduct that may be inconsistent with the mission or values of Touro. Except as noted in the paragraph below, no contract rights exist or are established in the student- educational institution setting by and between Touro and the student. To this end, you waive and Touro disclaims any contract or liability for promises, assurances, representations, warranties, or other statements made in its marketing or promotional materials, and makes absolutely no promises, assurances, representations, guarantees, warranties or other statements concerning our courses and programs and a student's academic success in them. Thus, you waive and Touro further disclaims any liability in tort in connection with any of the foregoing. In order for a degree to be earned, the required grades and grade point averages must be achieved and maintained, and all other requirements of the school and program must be fulfilled. These disclaimers are, in effect, covenants not to sue binding on students, and are tacitly agreed to by a student's matriculation or continued matriculation in our programs.

Registration and matriculation at Touro after the issuance of this handbook is consideration for and constitutes a student's knowing acceptance of the binding Alternative Dispute Resolution ("ADR") mechanisms contained herein. Thus, any dispute, claim or controversy arising out of or related to your application, registration, matriculation, graduation or other separation from Touro and/or this handbook, which is not resolved through Touro's internal mechanism shall be submitted to non-binding mediation with a neutral mediator affiliated with an established and reputable organization engaged in alternative dispute resolution ("ADR Organization"). In accordance with the Federal Arbitration Act and to the extent not inconsistent with the primacy of federal law, all Disputes remaining after completion of the mediation shall be exclusively conducted and heard by an ADR Organization, designated by Touro in its sole and absolute discretion, before a single arbitrator who shall be an attorney. The location of the arbitration shall be at a convenient office on a Touro campus where the student is (or was last) affiliated. See "Alternative Dispute Resolution" provision for a more elaborate treatment

Revised and reissued September 2023.

General Disclaimer

The Touro College and University System endeavors to provide ongoing and uninterrupted educational experiences in a safe and effective environment for our students, staff and faculty. Given the dynamic circumstances surrounding COVID-19 and any other future unknown or unforeseen events and the uncertainties that may be attendant thereto, Touro may be obligated or otherwise compelled to change the method of course delivery and other relevant policies at any time. Any changes will be communicated in a timely manner and can be found on Touro's website.

COVID-19

The COVID-19 global pandemic, which has caused a disruption to all higher education institutions and has forced Touro to move temporarily to an online modality, has affected some of our policies and procedures. While we will continue to operate with the same policies that we had prior to the pandemic, slight procedural modifications may be needed. We ask that you please stay in contact with your program administration, faculty and student services staff and remain current with any guidance issued in response to the COVID-19 pandemic.

COVID-19 Related Clinical Procedures

The Radiologic Technology Program has certain clinical/course requirements and sequencing. While the Program strives to adhere to its established timing of courses and clinical experiences, unforeseen events may hamper their availability. When such situation occurs, it is possible that the completion of the Program may be delayed and the time in the Program extended to meet accreditation requirements. Furthermore, once appropriate clinical experiences have been arranged, it is up to the student, not the Program, to decide whether to attend the clinical site. Should a student decline to participate, the student understands that their progression in the program may be delayed. Students declining to participate in clinical or other experiential components of their program should contact their clinical coordinator to ensure graduation requirements are met as well as financial aid and other rules and regulations are satisfied.

Accreditation

Touro College is accredited by the Middle States Commission on Higher Education, 3624 Market Street, Philadelphia, PA 19104, Tel: (267) 284-5000. The Middle States Commission on Higher Education is an institutional accrediting agency recognized by the U.S. Secretary of Education and the Council for Higher Education Accreditation. Reaccredited November 2015.

The Radiologic Technology program is accredited by the Joint Review Committee on Education in Radiologic Technology (JRCERT), 20 N. Wacker Drive Suite 2850, Chicago, IL 60606-2901, Tel: 312-704-5300, Fax: 312-704-5304. JRCERT is recognized by the United States Department of Education to accredit educational programs in radiography therapy. The JRCERT awards accreditation to programs demonstrating substantial compliance with these standards. The Radiologic Technology program at NYSCAS holds full accreditation by the Joint Review Committee on Education in Radiologic Technology (JRCERT) and the New York State Department of Health.

Current status of Accreditation: Fully Accredited

Non-Discrimination Statement

Touro College treats all employees, students, and applicants without unlawful consideration or discrimination as to race, creed, color, religion, national origin, sex, age, disability, marital status, genetic predisposition, sexual orientation, gender identity or citizen status in all decisions, including but not limited to recruitment, the administration of its educational programs and activities, hiring, compensation, training and apprenticeship, promotion, upgrading, demotion, downgrading, transfer, layoff, suspension, expulsion and termination, and all other terms and conditions of admission, matriculation, and employment.

Inquiries or complaints concerning the non-discrimination policies should be sent to Matthew Lieberman, 500 7th Avenue, 4th Floor, New York, New York, 10018, matthew.lieberman@touro.edu (646-565-6000 ext. 55667) or, alternatively, to the Chief Compliance Officer at compliance@touro.edu and 646-565-6000 x 55330.

As an alternative, individuals may contact the Office for Civil Rights of the U.S. Department of Education for inquiries concerning the above. The Office for Civil Rights is located at 32 Old Slip, 26th Floor, New York, New York 10005. They may be reached by phone at (646) 428-3800 or via email at OCR.NewYork@ed.gov.

MESSAGE FROM THE DEAN OF STUDENTS



Dear Student,

The 2020 – 2022 edition of The Touro College Student Handbook will serve as a useful resource manual during your studies at our College.

The Handbook is designed for undergraduate students enrolled in The Lander College of Arts & Sciences in Flatbush, The Lander College for Men in Queens, The Lander College for Women - The Anna Ruth and Mark Hasten School in Manhattan, the New York School of Career and Applied Studies (NYSCAS), The School for Lifelong Education (SLE), and The Institute for Professional Studies (Machon L'Parnasa).

You will find in this Handbook relevant information about academic policies and College requirements, administrative offices, advisement, counseling and support services, financial aid programs, as well as statements of student responsibilities and rights, as described in the College Code of Conduct and related regulations. You are expected to read this Handbook and become familiar with its content.

A successful student strives to be well-informed. You should refer to the most recent edition of the Touro College Catalog relating to your school/division to learn more about the College's academic programs, its majors and its degree requirements.

Touro College is a student-centered institution committed to providing educational opportunities and access to career advancement for diverse student populations. The journey to achieving your degree goals can be challenging and at times difficult. Our faculty, administrators and staff at various campus locations are sensitive to your needs and are committed to assisting you in reaching your goals. Do not hesitate to seek their guidance and counsel.

I extend to you my best wishes for success in your studies.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert Goldschmidt". The signature is fluid and cursive, with a long horizontal stroke at the end.

Dr. Robert Goldschmidt

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I. UNDERGRADUATE ADMINISTRATION

A. CENTRAL ACADEMIC ADMINISTRATION

VICE PRESIDENT OF UNDERGRADUATE EDUCATION/ DEAN OF FACULTIES

The Vice President of Undergraduate Education/ Dean of Faculties supervises the academic departments of the Undergraduate Colleges of Touro and has oversight responsibilities for the curriculum. Specific duties of the Dean include academic planning, making faculty appointments, preparing the faculty budget and presiding over the Undergraduate Deans Council and the Academic Council.

Student issues and requests which should be brought to the attention of the Dean of Faculties include petitions to add a new course to the curriculum, and grade appeals after departmental channels have been exhausted.

Stanley Boylan
Dean of Faculties
500 7th Avenue
New York, NY 10018
(646) 565-6000, ext. 55411, 55412
stanleyb@touro.edu

Donne Kampel
Associate Dean of Faculties
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55274
donne.kampel@touro.edu

DEAN OF STUDENTS

The Dean of Students has the overall responsibility for student development, including advisement and counseling, orientation, and career placement. The Dean maintains liaison with student organizations and, as ombudsman, deals with student complaints and concerns.

The senior staff of this office includes the Dean of Advisement and Counseling, and the Associate Dean of Students for the New York School of Career and Applied Studies (NYSCAS).

Robert Goldschmidt
Dean of Students
1602 Avenue J, Room 202
Brooklyn, NY 11230
(718) 252-7800, ext. 59234
Fax: (718) 253-9455

500 7th Avenue, Room 412
(646) 565-6000, ext. 55419, 55421
Fax: (212) 414-9249
robertgo@touro.edu

Timothy Taylor
Associate Dean of Students
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55513
timothy.taylor@touro.edu

DEAN OF ADVISEMENT AND COUNSELING

The Dean of Advisement and Counseling reports to the Dean of Students. He supervises implementation of advisement and counseling policies, procedures, and services throughout Touro College. He directly supervises the advisement and counseling staff in the Lander College of Arts and Sciences (LAS) and the New York School of Career and Applied Studies. He is responsible for the preparation of various

publications, handouts, and guides for students. He also coordinates disability services for the undergraduate programs and serves as chair of the Committee on Academic Standing (CAS).

Students who have academic or personal problems should feel free to contact the Dean of Advisement and Counseling. The Dean also supervises preparation of course schedules for the Flatbush branch campus and the administration of final examinations at that location.

Avery M. Horowitz
1602 Avenue J, Room 202C
Brooklyn, NY 11230
(718) 252-7800, ext. 59253
averymh@touro.edu

DIRECTOR OF LIBRARIES

The Director of Libraries is responsible for the development and functioning of the College's libraries. Touro College maintains a multi-campus library system, virtual library, and access to multiple academic subscription services. Books and periodical collections, supporting course offerings, are situated at every site. Many other libraries are available to Touro students because of Touro's membership in several cooperative organizations. Touro is a member of METRO, which provides students access to many metropolitan area college and university libraries.

For more information on the Touro library system and for access to library resources, visit www.tourolib.org.

Bashe Simon
Director of Libraries
1602 Avenue J, Floor C1

Brooklyn, NY 11230
(718) 252-7800, ext. 59226
(212) 463-0400, ext. 55523
simonb@touro.edu

OFFICE OF DISABILITIES SERVICES

The Office of Disabilities Services deals with students who have special needs. It provides both counseling and special services when required.

Joel Dickstein
Director of Disabilities Services
1602 Avenue J, Room 405
Brooklyn, NY 11230
(718) 252-7800, ext. 59273
joel.dickstein@touro.edu

Rachel Baror
Coordinator of Disabilities Services
(NYSCAS)
(718) 336-6471, ext. 30103
(212) 463-0400, ext. 55393
rachel.baror@touro.edu

B. STUDENT SUPPORT SERVICES

TOUROONE HELP DESK

The TouroOne Help Desk is a tool that provides assistance to members of the Touro community to resolve all inquiries related to Touro including, but not limited to, TouroOne accounts, Financial Aid, Course Registration, Tuition payments and other technical and education related matters. To reach the TouroOne Help Desk please contact: 1(844) 868-7666 or email help@touro.edu. There is also a Service Portal at help.touro.edu where students can find some Frequently Asked Questions.

OFFICE OF THE REGISTRAR

The Office of the Registrar supports teaching and learning at Touro College by maintaining and acting as the custodian of students' academic records, coordinating the registration process, and providing the following services:

- Processes "Change of Name," "Leave of Absence" and other official forms.
- Processes transfer credit requests.
- Verifies enrollment status for insurance, certification, or other purposes.
- Handles matters pertaining to veterans.
- Addresses all matters related to student visas.
- Verifies fulfillment of academic graduation requirements.
- Prepares official transcripts.
- Issues diplomas upon graduation.

The locations of the Office of the Registrar include:

Main Campus
320 West 31st Street
New York, NY 10001
(212) 463-0400

Flatbush Campus
1602 Avenue J, Room 217
(718) 252-7800, ext. 59248, 59377

Lander College for Women
227 West 60th Street, Room 101
New York, NY 10023
(212) 287-3520

Lander College for Men
75-31 150th Street, Room 225
(718) 820-4928

At other Touro locations, please see the site coordinator for referral.

Lidia Meindl
University Registrar
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55445
lidia.meindl@touro.edu

Regina Tekmyster
Senior Associate Registrar,
Undergraduate Programs
1602 Avenue J, Room 217
Brooklyn, NY 11230
(718) 252-7800, ext. 59225
reginat@touro.edu

OFFICE OF FINANCIAL AID

The Office of Financial Aid is responsible for managing the student financial assistance programs authorized under Title IV of the Higher Education Act of 1965. These programs provide grants, loans, and work-study funds to students attending Touro College. We ensure students and their families can benefit from these programs by completing a FAFSA, the Free Application for Federal Student Aid online at <https://fafsa.ed.gov> This is the first step to determine student eligibility for federal financial aid, state aid, internal grants and scholarships.

Financial Aid is also responsible for informing students and families about the availability of the federal and state student aid programs, accurately disbursing, reconciling, and accounting for all federal and state grants. We also offer free assistance to students, parents, and borrowers throughout the entire financial aid process.

The main locations of the Office of Financial Aid include:

Main Campus
320 West 31st Street
New York, NY 10001

(212) 463-0400, ext. 55627

Flatbush Campus
1602 Avenue J, Room 215
Brooklyn, NY 11230
(718) 252-7800, ext. 59231, 59259,
59331

Lander College for Men
75-31 150th Street, Room 226
Kew Gardens Hills, NY 11367
(718) 820-4930

In addition, many other Touro locations have their own financial aid counselors.

Yelena Volis
Senior Director of Financial Aid
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55179
yelena.volis@touro.edu

Cheryl Bernath
Associate Director
(718) 252-7800, ext. 59259
(212) 287-3521 on Mondays
Fax: 646-495-3875
cheryl.bernath@touro.edu

Albina Lyskova
Associate Director
(212) 463-0400, ext. 55629
Fax: (646) 495-3891
albina.lyskova@touro.edu

Touro College Helpdesk
1(844) 868-7666
help@touro.edu

OFFICE OF THE BURSAR

The Bursar Office is responsible for maintaining all student tuition accounts and the College's receivables. This includes reviewing charges and payments, issuing refunds, collection activities and providing support and guidance to

create a seamless experience for our students.

Candidates for graduation must obtain bursarial clearance before receiving their diplomas. In accordance with Touro College's policy, transcripts and diplomas are not issued to students with outstanding tuition balances.

TouchNet is Touro's means of providing our student body 24-hour access to account activity, making payments and setting up payment plans online. To access TouchNet, login to TouroOne at www.touroone.touro.edu following the user and password guidelines, and then select "TouchNet" from the menu.

Payment methods accepted through TouchNet include all major credit cards or by E-Check using a checking account. Please be advised that payments on student accounts made online by credit or debit card will be charged a **2.85% non-refundable** convenience fee by our third party provider, TouchNet® Pay Path.

The Office of the Bursar is committed to guarding our students from unlawful acts of identity theft. The College takes very seriously the privacy rights of students, including the protection of personal credit card and bank account information.

For questions and concerns, please contact the TouroOne Helpdesk at help@touro.edu or 1(844) 868-7666.

The locations of the Bursar Offices are:

320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55154

1602 Avenue J, Room 213
Brooklyn, NY 11230
(718) 252-7800, ext. 59236

Inbal Haimovich
Executive Director of Student
Finances and Bursar
(646) 565-6000, ext. 55718
inbal.haimovich@touro.edu

OFFICE OF CAREER SERVICES

The mission of the Office of Career Services is to (1) prepare students to get an internship, part-time, and/or full-time position, (2) establish connections with employers, and (3) provide the means for students to be able to meet with employers.

Students are advised to meet with Career Services early in their academic career in order to prepare for a job or internship. Preparation is the student's responsibility and includes career selection, resume writing, interviewing, networking, and job search strategies. Securing employment is a process, not an event.

Career Services staff members are located at the Lander College of Arts and Sciences in Flatbush, Lander College for Women in Manhattan, and the Lander College for Men in Queens.

Career Services staff members at the New York School of Career and Applied Studies are located at the main campus in Manhattan and in the Touro College Computer Centers in Brooklyn.

Chaim Shapiro (LAS)
Director, Office of Student Success
1602 Avenue J, Room 203A
Brooklyn, NY 11230
(718) 252-7800, ext. 59375
chaim.shapiro@touro.edu

Sarri Singer (LCW)
Director of Career Services
227 West 60th Street, Room 313

New York, NY 10023
(212) 287-3514
sarri.singer@touro.edu

Dahlia Bellows (LCW)
Assistant Director of Career
Services
227 West 60th Street
New York, NY 10023
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Jodi Smolen (LCM)
Director of Career Services
75-31 150th Street, Room 228A
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Adriana Jimenez-Garcia (NYSCAS)
Director of Career Planning
320 West 31st Street
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Maksim Paliyev (NYSCAS)
Director of Career Placement
1726 Kings Highway, Room 215B
Brooklyn, NY 11229
(718) 998-9409, ext. 30108
mpaliyev@touro.edu

C. COMMITTEES DEALING WITH STUDENT ISSUES

COMMITTEE ON ACADEMIC STANDING

The Committee on Academic Standing (CAS) deals with the academic problems of students and student appeals. This committee is composed of deans, administrators, faculty, and advisors from the various undergraduate schools of the College.

The committee hears student requests for readmission, waivers of academic requirements, acceptance of course equivalents, grade appeals, retroactive withdrawals from courses or leaves of absence from school, and TAP waivers. The committee also hears appeals from students concerning probation and academic dismissals. The committee's decisions are final.

Academic advisors provide assistance in preparing written appeals and then submit these appeals to the committee. For details on how to file an appeal with the Committee on Academic Standing, please see page 41 in this handbook and/or contact an advisor/ counselor for further assistance.

LIFE EXPERIENCE COMMITTEE

The Life Experience Committee monitors guidelines for awarding credits for life experience and independent learning and evaluates the portfolios submitted by applicants for such credits. Please see the information on page 35 in this handbook about how to file a request with this committee.

Ezra Gampel
Chair, Life Experience Committee
1602 Avenue J
Brooklyn, NY 11230
(718) 252-7800, ext. 59274
ezra.gampel@touro.edu

For further information, speak to an advisor/counselor at your location.

STUDENT AFFAIRS COMMITTEE

This committee has jurisdiction over all matters pertaining to student life and student activities. The committee may impose disciplinary actions for

violations of college rules, and hears appeals from students concerning disciplinary sanctions imposed by the Dean of Students or his designated representatives. Determinations by the committee may be made in the absence of the student, as long as adequate notice is provided. The committee's decisions are final and non-appealable.

For further information, contact an advisor/counselor at your location.

II. ACADEMIC POLICIES

A. ATTENDANCE AND WITHDRAWAL

CLASS ATTENDANCE

Since the classroom experience is an essential aspect of educational success, students are expected to attend lecture and all other instructional sessions on a regular and punctual basis. To receive credit for a course, a student must be in regular attendance and satisfactorily complete assignments in a timely fashion in order to obtain the educational benefits that each meeting affords. Classes begin promptly at the time indicated on the schedule. Arriving to class late is disrespectful and disturbs other students.

Instructors may include an attendance policy with appropriate consequences in their course syllabus. Excessive absences or failure to complete assignments may lead to a reduction of grade or failure of the course and loss of financial aid. Repeated absences may lead to dismissal from the program or from the

College. Students are still responsible for material presented on days absent. Faculty may require students to submit extra assignments to make up for material missed on days absent.

LATENESS

Classes begin promptly at the time indicated in the schedule. Arriving to class late is disrespectful and disturbs the rest of the class. Latecomers may, at the discretion of the instructor, be denied admission to the class.

FINAL EXAMINATION ABSENCES AND OVERDUE COURSE WORK

Failure to take the originally scheduled final exam, or to submit course work by the semester's end, may result in a grade of incomplete at the instructor's discretion. A student who has not taken a final exam due to illness or other comparable emergency may be allowed to take a make-up final. The student must first obtain the instructor's consent for the make-up final and then submit corroborating documentation attesting to the reason for the missed exam to the Advisement Office. Approval for the student to take the make-up final exam is rendered by the Academic Dean of your campus. At all other locations this decision is in the hands of the site director and course instructor. Make-up final exams are administered on explicitly specified dates four to six weeks after the date of the last final exam. Overdue course work must be submitted no later than six weeks after the date of the last final exam. If the make-up final exam is not taken, or the missing course work is not completed and submitted to the instructor by the deadline, the

incomplete grade will convert to a failure. The failing grade will become a permanent part of the student's transcript.

LEAVE OF ABSENCE AND READMISSION

A matriculated student enrolled at Touro who chooses to interrupt his/her attendance but intends to return and continue his/her study at Touro must submit to the Office of the Registrar a completed "Leave of Absence (LOA)" request form signed by all parties noted on the form. A LOA should be requested after the semester the student is in is completed and before the following semester starts. If extenuating circumstances arise, a student may request a leave of absence mid-semester and/or beyond one semester. These circumstances include, but are not limited to, a death in the family, medical reasons, military leave and personal well-being. Any LOA requested during the semester or for a period beyond one semester will be considered as a non-reportable LOA for purposes of administering federal financial aid. PLEASE NOTE: This regulation may impact only students who wish to take leaves of absence extending beyond one semester. Therefore, students receiving Title IV financial aid funds must meet with a Financial Aid officer to discuss their situation before filing a "Leave of Absence" request form.

A student whose leave of absence is approved, and who is registered for courses at the point of approval, is automatically withdrawn from all courses. Tuition will be refunded in accordance with Touro's published refund policy.

For student who receive Financial

Aid, when students separate from Touro we are required to calculate the percentage of federal aid the student has earned as of the last day of enrollment and the remaining percentage that is unearned. Neither the student nor Touro is permitted to retain unearned federal funds. Students that are required to repay any unearned funds that were used to pay their student account charges (such as tuition and fees) as well as any Title IV credit balance disbursements (refund monies) will be required to repay such funds directly to Touro and/or the Department of Education.

If the student is a recipient of Title IV financial aid funds, the leave of absence, together with any additional leaves or absences, **must not exceed a total of 180 calendar days in any 12-month period. This 12-month period begins with the first day of the first leave of absence. PLEASE NOTE: *This regulation may impact students who wish to take leaves of absence extending beyond one semester.*** Therefore, students receiving Title IV financial aid funds should meet with a Financial Aid officer to discuss their situation before filing a “Leave of Absence” request form.

A student on an approved leave of absence will retain “in-school” (but not enrolled) status for reporting purposes.

Students who are on leave must contact the Office of the Registrar and submit a Petition to Return to Classes form at least 30 days prior to the start of the semester in which they wish to resume their studies. To return from a medical Leave of Absence, the student must also submit evidence, such as a letter from the student’s physician or an evaluation by a responsible medical authority, that there is no medical

impairment that would prevent the student from fully participating in all phases of the program.

WITHDRAWAL FROM THE COLLEGE

Students who wish to withdraw from their studies at Touro College in good standing should give official notification to the director of the program in which they are enrolled and to the Office of the Registrar by completing a “Permanent Withdrawal” form. The date of the withdrawal is the date the official notification is received by the Office of the Registrar.

B. COURSES AND CREDITS

COURSE CREDITS

All courses, except developmental courses, carry a certain number of academic credits. Most classes are 3 or 4 credits. For the bachelor’s degree, students need to complete at least 120 credits; the associate’s degree requires at least 60 credits. Some majors require more than the minimum number of credits for graduation.

COURSE CREDIT LOAD

Students who have been admitted without any restrictions may register for up to 18 credits per semester in the Fall and Spring (also see “Yeshiva and Seminary Credits” page 37). Only under exceptional circumstances will students be allowed to register for more than 18 credits.

Overloads above 18 credits require a dean’s approval (also see “Off-Campus Credits” page 35).

Students who have been admitted

on probation, as well as students who have been placed on probation because their college grade point average has dropped below 2.00 (C average), are restricted to a maximum load of 12-13 credits per semester. Students who have been admitted on a non-matriculated basis due to academic deficiencies or who have visiting student status may not register for more than 9 credits per semester (regardless of GPA).

These credit loads include all credits a student is taking in other institutions during the given term.

During the first Summer semester, students are restricted to a maximum of seven credits and during the second Summer semester the maximum credit load is six credits.

CONTACT HOURS

The standard unit for measuring a student's course of study is the "semester hour." For undergraduate classroom courses, one semester hour is equal to one academic hour (50 minutes) per week of classroom or direct faculty instruction and homework and assignments, (estimated as two hours of out-of-class work) over a fifteen-week semester, or the equivalent amount of work distributed over a different amount of time. College-level lecture courses are normally assigned one credit per semester hour. Generally, lecture courses that include laboratory assignments will include additional contact hours (see below).

For graduate courses, one semester hour similarly represents one hour of class and two hours of out-of-class student work per week over a 15-week semester, or a total of three hours of time-on-task per week. Since, in

graduate courses, the expectation for out-of-class work and research is enhanced, the ratio of in-class to out-of-class time may vary by program, with the total of approximately three hours of time-on-task-maintained.

In accordance with academic practice, the Touro College and University System will also award college credit for an equivalent amount of work as described above for other academic activities as established by the institution, including laboratory work, internships, practica, studio work, and other academic work leading to the award of credit hours.

For students taking developmental courses that carry no credit, contact hours with the associated homework and preparations are used to determine full-time status for financial aid purposes in a fashion identical to that used in credit courses.

CORE COURSES

Each Touro division requires students to complete a set of core courses in the liberal arts specific to that division. These courses are designed to provide students with exposure to a broad range of subjects.

In addition to the specific subject matter of the core courses, students are expected to develop core competencies in such skills areas as reading, writing, vocabulary, speaking, listening, mathematics, information retrieval, and critical thinking.

Students are required to take core writing courses during their first semesters on campus. In addition, students are urged to take core courses each semester and not to leave all their core requirements for the end of their college stay. This is especially true for

core courses that are prerequisites for more advanced study in many majors.

Core requirements in various divisions are changed from time to time. Students must meet the requirements in effect when they first begin taking courses at a Touro College location.

DEVELOPMENTAL COURSES

Students who demonstrate, through a placement examination, the need for intensive instruction in language may be required to complete Developmental English or ESL courses before taking Introduction to College Writing.

Developmental courses are designed to help students improve reading, writing, speaking, listening, thinking, and study skills. Developmental classes do not carry academic credits. However, developmental courses count toward the credit load required to qualify for financial aid.

The College also offers developmental courses in mathematics.

DEAN'S LIST

A student is eligible for the semester's Dean's List if he/she completes 12 credits or more at Touro with a GPA of 3.4 or higher. Courses completed abroad or outside of Touro College do not count towards the Dean's List.

ADDING AND DROPPING COURSES

Students may add (a) course(s) within the first two weeks of the Fall or Spring semester, and within the first few days of the Summer semester, online through the TouroOne portal.

Students who experience any problem with the online method should contact the Office of Advisement or the Office of the Registrar.

Students may drop (a) course(s) within the first eight weeks of the Fall or Spring semester and up to the midpoint of the Summer semester. During the first two weeks of the Fall or Spring semester, or the first few days of the Summer semester, this can be done online through the TouroOne portal. Courses dropped during these periods will not appear on the student's official transcript, and do not incur a financial liability, other than administrative fees.

Courses dropped from the third week through the eighth week of the semester (or Summer session equivalent) require the submission of a completed Add/Drop form, including the signature of an appropriate academic official. Such courses appear on the transcript with a "W (Withdrawal)." After these periods, students may withdraw from courses *only for the most urgent reasons*, and only with the written permission of the Dean of Faculties or one of his designated representatives. The effective date of the program change is the day that the Add/Drop form is received by the Office of the Registrar.

Since dropping courses can affect both current and future financial aid eligibility, students are urged to consult with the Office of Financial Aid and with an advisor/counselor before withdrawing to make sure they retain their eligibility for financial aid in both the current and future semesters.

FULL-TIME STATUS

During the Fall and Spring semesters, students must take at least 12 credits or semester hours to be

considered full-time. Students taking less than 12 credits are considered part-time. Many financial aid programs require that the student be enrolled full-time.

Dropping a class during the semester may affect the full-time status of a student and may make the student ineligible for government grants in the following semesters. Non-credit developmental courses can count toward a student's full-time status for financial aid eligibility.

Courses taken at other institutions, even with valid permission, may not count toward full-time status for financial aid purposes. Credits earned through CLEP examinations or other challenge examinations do not count toward full-time status for financial aid purposes.

ONLINE COURSES

The College offers a limited number of courses. No more than two courses can be taken online per semester. You can only register for an online course if you satisfy all of the following:

- You are not on probation
- You have completed at least one full-time semester on campus at Touro College
- You have at least a 3.0 (B) cumulative grade point average earned at Touro College
- You are not in an associate's degree or certificate program

The academic computing department issues a handbook with additional information about online courses, including a "self-test" to determine if taking such courses is in your best interest.

Refer to the most recent edition of the Touro College Catalog for your

school for additional details about online course offerings.

PASS/FAIL OPTION

The following policy applies to students who are interested in taking a course on a Pass/Fail basis (without the standard A-F letter grades).

Baccalaureate degree candidates may register for one course on a Pass/Fail basis each semester of their sophomore, junior, and senior years, up to a maximum of six Pass/Fail courses.

Students who are on probationary or provisional status may not take a Pass/Fail course.

Required courses and courses within one's major cannot be taken on a Pass/Fail basis.

Students must arrange to take a Pass/Fail course by filling out a Pass/Fail Request Form and submitting it to the Office of the Registrar before the end of the second week of classes. Please check with the Registrar that your application has been approved.

The Pass/Fail election may not be removed after the second week of the Fall and Spring semesters and the first few days of each Summer session.

Students should note that graduate schools often recalculate student GPAs on their own and may count a "P" as a C or even a D.

PLACEMENT EXAMINATIONS

Placement examinations in English and mathematics are given to entering degree students in the Fall and Spring semesters during orientation or at other times with departmental permission.

Baccalaureate students who register at Touro for the first time in the Summer semester should take these

examinations in September.

The English Placement Exam, required for all students, determines whether a student is required to register for developmental courses, Introduction to English Composition, English Composition I or English Composition II. It is also required if an exemption from the English Composition requirement is to be granted. In the baccalaureate program, the placement test must be taken even if a student has already completed a college-level composition course at another college.

The Mathematics Placement Test is also used for counseling and advisement purposes. This test measures proficiency in the field of mathematics. On the basis of scores earned, students may be placed into Developmental Mathematics, College Mathematics, Pre-Calculus, or Calculus I.

Many majors offered at Touro, including majors in accounting and business, as well as the biological and physical sciences and the Special Education major, require courses in mathematics. Students with these majors who fail to demonstrate basic proficiency on the placement examination must complete a course in Developmental Mathematics and/or College Mathematics. (Note that Developmental Mathematics is not offered in all divisions.) Students are urged to complete their mathematics requirement as early in their college career as possible.

PROBATIONARY STATUS

Students who are admitted on probation may be removed from probation upon completing 12

credits with a grade point average of 2.5 or by completing 24 credits with a grade point average of 2.0.

Probationary students who fail to achieve the 2.0 grade point average within the designated time may be dismissed from the College.

Students are placed on probation when they fail to maintain a 2.0 grade point average. Probationary students are given one semester to raise their GPA to 2.5 or two semesters to raise their GPA to 2.0. Probationary students who do not achieve a GPA of 2.0 within the designated time may be dismissed from the College.

Some departments within the College may require students to maintain a GPA that is higher than 2.0. Students who fail to meet the departmental standard may be required to change their concentration or major.

PURSUIT OF PROGRAM (FOR NEW YORK AID ELIGIBILITY)

A student who receives a Tuition Assistance Grant award from the New York State Tuition Assistance Program (TAP) is required to complete at least 6 credits or hours each semester of the first year in which he/she receives an award, 9 credits in each semester of the second year, and 12 credits in each semester of the third and fourth years with a grade other than W or WU.

Students who withdraw from courses in any semester may become ineligible to receive grants from TAP for the subsequent semester unless they receive a one-time TAP waiver. To request a waiver, students need to file an appeal, supported by appropriate documentation, with the Committee on Academic Standing. To be eligible for TAP after the third year, students must

be matriculated toward a bachelor's degree.

REMEDIAL COURSES

Students enrolled in remedial or developmental courses based on academic deficiencies are expected to demonstrate continued satisfactory progress in their remedial courses. A remedial course may be repeated only once. A student who fails the same remedial course twice is not considered to be making satisfactory progress and may be dismissed from the College. A student who withdraws from a remedial course after five weeks of the semester may be considered to be repeating the course upon his/her next attempt at the course.

REPEATING A FAILED COURSE

A student may repeat a failed credit-bearing course without obtaining special permission. Failing grades are calculated in the grade-point average and appear on the student's permanent record. A student taking a course for the third time will not have those credits counted in his credit load for financial-aid purposes.

REPEATING A PASSED COURSE

A student who has taken and passed a credit-bearing course and wishes to repeat the course may do so only one time. After this, the same course or any other passed courses may not be repeated. A student may only repeat a course in which a grade of B- through D- has been received, and only if the overall grade point average in that semester is at least 3.0, excluding the

course being repeated. Both courses will appear on the student's permanent record. The code "E" (Excluded) will be added to the entry for the earlier course on the transcript, indicating that the grade received will not be calculated in the student's GPA. The grade will remain on the record. The repeated course entry will appear with the code "I" (Included) added, indicating that the grade received will be calculated in the GPA. Therefore, only the second grade earned – whether higher or lower than the original one – will be calculated in the student's GPA.

The student must fill out a Request to Repeat a Passed Course form and submit it to the Office of the Registrar at the time of registration. Failure to submit this form may result in the exclusion of the second grade received, and the inclusion of the original grade, in the GPA calculation.

In cases where the student has received permission to take (a) course(s) at another college and/or submits a transcript to the Office of the Registrar that indicates passing transferable grades (i.e. C or better), the course(s) may not be repeated for credit at Touro College. If repeated at Touro, the code "E" (Excluded) (see above) will be added to the entry for the repeated course on the transcript, although the grade for that course will be allowed to remain on the student's record. A repeated passed course will not count toward the student's minimum credit load for financial aid purposes. Please note that graduate programs may recalculate a student's GPA, including the student's original grade.

RESTRICTED ENTRY MAJORS

Both the Accounting/CPA major and

the Special Education major are restricted to those students who have achieved superior results in their basic courses. Consult with departmental faculty advisors for the specific requirements for entry into these programs.

GOOD ACADEMIC STANDING

In order to maintain good academic standing, a student must also demonstrate satisfactory progress toward completing his/her certificate or degree. This progress is measured in terms of the Academic Standard Charts (see page 101).

When an undergraduate transfer student is admitted to Touro, he/she is placed on Academic Standard Chart A in accordance with the number of transfer credits he/she receives. Transfer students are expected to progress along the chart from that point. Transfer students should consult the Office of the Registrar to ascertain their position on the Academic Standard Chart.

STUDENT REVIEW OF GRADED FINAL EXAMINATIONS

Copies of final examination answer booklets are held by the Office of the Dean of Advisement and Counseling for the Lander College in Flatbush, by the Associate Dean of Faculties or the Director of Academic Services for NYSCAS, and by the respective Deans and Directors for other divisions. Booklets are held for one semester.

SUMMER SESSION

Touro College offers a limited number of courses at various locations during the Summer. Students should

not assume that the courses needed for graduation will be offered during the Summer. A student may take a maximum of two courses (up to seven credits) during a single Summer session. As during the Fall and Spring semesters, courses taken at other institutions count toward these maximums.

TAKING LOWER-LEVEL COURSES

Students may not take (and will not receive credits for) two variants of the same course. For example, students cannot receive credit for both Principles of Biology and Human Biology for Non-Majors I or II or Human Biology. Students may not take a lower-level course than one that they have successfully completed, or from which they have been exempted. For example, students who passed College Algebra and Trigonometry or Pre-Calculus, or placed out of College Math, may not take College Math. Likewise, students who have passed Anatomy and Physiology I, cannot take or retake Principles of Biology.

TOURO STUDENT RECORDS WEBSITE

Students can access their grades and other information in their Touro record online at any time by logging onto their TouroOne Portal account at touroone.touro.edu from any computer. The Portal is updated in real time, so data is always current.

To access personal records, a student must use his/her Portal username and password. Students who forget their usernames or passwords should click on the appropriate link at the bottom of the webpage. Additional instructions,

resources, and support are available at *help.touro.edu*.

TRANSCRIPTS

Students can order official copies of their transcripts as follows:

1. Go to *www.touro.edu/nonstop/*
2. Read carefully the information and instructions that appear.
3. Click on "Request an Official Transcript".
4. Scroll down to the link that reads "Click here to order an Official Transcript online".

All official transcript requests must be cleared by the Bursar before processing. Processing of official transcripts requires 7-10 business days after receiving Bursar clearance, longer during peak periods.

RUSH Service

Same-day transcript request service is now available. Here's how the RUSH system works:

- There is a limit of two official transcripts per order.
- Requests must be submitted online—please follow the steps above—no later than 12 noon on business days.
- Transcripts will be available by 3 PM on the same day.
- RUSH requests submitted after 12 noon will be processed on the next business day.
- A fee of \$30.00 is added to the applicable transcript charge for RUSH orders.

Student copies can also be requested with RUSH service.

UNOFFICIAL TRANSCRIPTS (GRADE REPORTS)

Students can view and print unofficial transcripts from TouroOne:

1. Log into your TouroOne account at *touroone.touro.edu*
2. Click on the "Academic" tab and click on "View Academic Transcript (Unofficial Transcript)" under the "My Records" portlet.
3. If you wish to print, right-click using your mouse, then select print.

If you do not have access to a computer and/or printer, you may log onto the website and print your report in any Touro College computer lab.

C. REGISTRATION

NEW YORK STATE PROOF OF IMMUNIZATION REQUIREMENT

In accordance with New York State law, students born on or after January 1, 1957 must demonstrate proof of immunization to measles, mumps, and rubella (MMR). They must also complete and submit the Meningococcal Meningitis Vaccination Response Form.

Students must submit acceptable medical proof of immunization. Immunization forms can be obtained in the Office of the Registrar at various campus locations or downloaded at *touro.box.com/v/ImmunizationForms*. Students who fail to provide the required proof of immunization will **not** be permitted to register or to attend classes until a properly completed form has been submitted to the Office of the Registrar.

REGISTRATION PROCESS

Students sign up for courses during Touro College offers Fall and Spring semesters, as well as a limited summer session. Registration dates and times are assigned for each semester. Students choose courses each semester to satisfy both core requirements and requirements in a specific major. Students who are placed in developmental courses or in Basic English writing courses are expected to take those courses in prescribed sequence every semester until the sequence has been completed, unless a waiver is recommended by the faculty member and approved by the Chair of the Department. Academic advisors are available at each location to assist with the class selection process.

After completing academic advisement, the advisor will issue an alternative PIN number allowing the student to access the online registration system via the TouroOne portal. PLEASE NOTE: The student may register only for the courses approved by the advisor. A student is not registered until this process has been completed in TouroOne. Students should print out a copy of their completed registration and retain it for their records. Final responsibility for any academic transaction rests with the student. There may be variations in this process for online courses.

Each Touro location offers a mix of courses in various disciplines. Generally, it is not possible to offer every major or required major course at each location. Students cannot complete an entire degree at an extension site or center. Consult with

an advisor for a list of courses offered at your location.

Courses are closed to students once they reach optimal enrollment. Conversely, courses may be cancelled if there is insufficient enrollment.

The registration schedule and the list of courses offered are available before the registration period and are posted online. Touro College reserves the right to revise the schedule, including course instructors, and to cancel classes due to insufficient enrollment or other scheduling issues. Students should study the list of course offerings and consult with their advisors/counselors and/or faculty advisors prior to working out their program for the semester. Students should be certain that the program for which they sign up meets their needs and educational goals.

The “smorgasbord” approach, choosing courses from several disciplines, often works well for freshmen who have not decided upon a major. There are a number of required core courses that all students must take.

In mapping out a program, students should bear in mind the following considerations:

Course Scheduling: Not all courses are offered every semester. Some programs of study and majors are highly structured and courses must be taken in sequence. Missing a course in sequence, such as an introductory chemistry course in the Fall semester, will prevent you from taking more advanced courses in the field the following semester. Disciplines such as accounting, management, mathematics, computer science, and the natural sciences have a rigid sequence of courses. Other majors have fewer

prerequisites.

Scheduling: How are the hours of your day/evening taken up? Consider breaks between classes, student activities, personal responsibilities, and commitments.

Class Hours: How many hours of class attendance are required for each course? Science courses have additional hours for recitation and laboratory work.

Work Load: How much work do the courses require? Think about term papers (how many), exams, projects, programming assignments, etc.

Outside Responsibilities: What responsibilities do you have other than your college studies? Do you work part-time or full-time? Do you have to support yourself and/or a family? Do you have children you are responsible for? Can you handle it all?

Overall Hours: In general, colleges assume that each hour of classroom activity should be matched by two hours of additional work, including preparing, studying, and homework.

Registration is not considered complete until the student has satisfied his/her financial obligation and the courses are entered into the College's computer database by the student via the Touro Portal.

Students may be denied credit if they change courses or sections without either following the required online procedure or, where appropriate, filing the appropriate "Add/Drop" form. Loss of credit may also result if a student attends a course or section he/she is not registered for or takes a course out of sequence without appropriate approval. Additionally, this may result in the loss of financial aid.

Students may not attend classes/

sections for which they are not registered.

CANCELLED COURSES

The College reserves the right to cancel classes due to insufficient enrollment.

CLOSED COURSES

Courses are "closed" when the College determines that the course has reached optimal enrollment. That number is determined with the expectation that several students will typically drop a course and that there might be a need for several additional students to get into the course even after it is closed. If the course you wish to register for is closed, you are expected to pick a different course/section in its place. Students should register on time in order to avoid getting closed out of needed courses.

Students cannot register for a closed course without the permission of a dean and/or the department chairperson.

PREREQUISITES AND CO-REQUISITES

A prerequisite is a course that must be successfully completed before the student can take the next, or an advanced, course. It is required because it is considered as necessary background for taking certain courses.

A co-requisite is a class that must be taken at the same time that the student takes a given related course.

Students may not take (and will not receive credit for) two versions of the same course. For example, students will not receive credit for both BION 101 (Principles of Biology) and BION 111 (Human Biology). Students may not take a course lower than one they have

successfully completed. For example, students who passed Pre-Calculus (or placed out of College Math) cannot go back and take College Math.

TAKING COURSES IN OTHER DIVISIONS

Students who wish to take courses in Touro divisions in which they are not enrolled must receive permission from both their home division and the division in which they wish to take a course. They will have a lower priority for registering for those classes than do students for whom it is their home division.

For questions regarding Transfer Credits, please see page 34 in this handbook.

INDEPENDENT STUDY

Independent study courses are generally offered in the special circumstance where a student wishes to work on a special project not covered in a regular class.

Eligible students may take an independent study course. Students must present a specific plan and obtain written approval from the instructor, the department, and the Dean of Faculties or his designated representative. An independent study course requires an appropriate number of meetings with the faculty mentor, readings, and a major report or term paper. A student may not take more than one independent or directed study course in each semester.

DIRECTED STUDY

Directed study courses are generally offered in the special circumstance when a student needs a

specific course for graduation that is not being offered as a classroom course by the College. Directed study courses may also be scheduled for courses with low enrollment.

Eligible students may take a directed study course. He/she must obtain written approval from the instructor, the department, and the Dean of Faculties or his designated representative. A directed study course requires an appropriate number of meetings with the faculty member, readings, a report, term paper(s), and/or a midterm, and/or midterm examination and a final examination. A student may not take more than one directed study course in each semester.

CHOOSING A MAJOR

The major is the subject area in which a student wishes to specialize. Selecting a major is one of the most important decisions that students need to make. Among the factors to consider in choosing a major are your interests in a subject, your aptitudes, goals, and experiences, as well as career objectives. Assistance in making this important choice is available from advisors/counselors and from faculty members in different disciplines.

CHOOSING A MINOR

In addition to a major, some students choose a minor to complement their major. Minors are currently offered (in different divisions) in art history, childhood education, early childhood education, economics, English literature, finance, history, information technology, international business (for business majors), management/marketing (for non-business majors), mathematics, political

science, psychology, art therapy (for psychology majors), sociology, and visual arts. Consult with an advisor/counselor for details.

Not all majors and minors are offered in every Touro division and location.

D. GRADES

GRADING POLICIES

Instructors assign grades that represent their evaluation of the work performed and the level of scholarship and competence of the student, based on a composite of the elements that made up the course. Individual academic departments may set policies with respect to minimum essentials and the relative weight of the different components of the course.

The course outline typically includes a list of requirements for the courses including a breakdown of how grades are determined. **Please note:** College grades reflect actual academic achievement, not just effort, though the latter may play a role in the instructor's determination

CREDIT COURSES

Passing grades for credit-bearing course are "A," "B," "C," and "D" with plus and minus, and "P." For the numeric equivalents of these grades, see "Grade Values," below. Failing grades are "F" and "WU."

P: Passing.

F: Student attended/participated in 60% or greater of scheduled classes per semester, but did not achieve passing grades on examinations and assignments, or stopped attending/participating after 60% or

greater of scheduled classes in the given semester.

W: (No penalty) Assigned when a student officially withdraws from a course after the add/drop period by filing an Add/Drop form (see "Adding and Dropping Courses," page 23) with the Office of the Registrar, signed by an academic advisor. A student who does not withdraw from a course officially will receive a failing grade of "F" or "WU" depending on the number of class sessions attended and the amount of work completed.

WU: Student stopped attending/participating in 60% or less of the scheduled classes per semester; calculated as a failing grade.

WNA: Student never attended class. This grade is not included in calculating the student's grade point average (GPA), but it appears on the student's transcript.

INC: May be issued to a student who did not complete all assignments in a course, according to the procedure detailed below (see 'Grade of "Incomplete"' below).

N: No grade assigned.

NON-CREDIT COURSES

Grades of "P (pass)" or "F (fail)" are assigned to Developmental English classes:

P Student is ready to move to the next course level.

F Student's work was unsatisfactory; demonstrated insufficient effort; student must repeat course.

Each developmental English course may be repeated only once.

GRADE VALUES

The following grade values are assigned for each credit-bearing hour:

Excellent	A+ = 4.000
	A = 4.000
	A- = 3.667
Good	B+ = 3.333
	B = 3.000
	B- = 2.667
Average	C+ = 2.333
	C = 2.000
	C- = 1.667
Poor but Passing	D+ = 1.333
	D = 1.000
	D- = 0.667
Failing	F, WU= 0

(Note: the grade of “P” is not included in the GPA.)

GRADE POINT AVERAGE (GPA)

The GPA is obtained by dividing the total number of grade points earned at Touro College by the total number of course credits completed, except for those with the grade of “P”.

Example: A student receives the following credits and grades:

4 credits	B-	$4 \times 2.667 = 10.668$
3 credits	A-	$3 \times 3.667 = 11.001$
3 credits	B-	$3 \times 2.667 = 8.001$
3 credits	C+	$3 \times 2.333 = 6.999$
3 credits	C-	$3 \times 1.667 = 5.001$
3 credits	W (not averaged)	

16 credits	41.67
$41.67 / 16 \text{ credits} = 2.604$	

GRADES OF INCOMPLETE (INC)

A grade of “Incomplete (INC)” may be given to students who have acceptable levels of performance for a

given course, but have not completed all course requirements, such as an examination, a paper, or a field work project. Grades of Incomplete should not be used for students who are doing substandard work in order to give them the opportunity to redo their projects/exams so that they can achieve an acceptable grade.

The procedure for granting an Incomplete generally begins with the student requesting this grade from the faculty member (which the faculty member may deny). Students who wish to appeal an instructor’s denial should follow procedures concerning Grade Appeals (below). A student who otherwise satisfies course requirements but misses a final examination for last-minute emergency reasons may be given an INC grade by the faculty member, at his or her discretion.

The time allowed for the completion of any single project may vary at the instructor’s discretion. However, a grade of Incomplete should be converted to a letter grade not later than six (6) weeks after the scheduled final examination of the course. Individual units of the Undergraduate Division may schedule a make-up day on which students who had an excused absence for the final would be expected to take the final examination, or units may adopt other policies concerning make-up finals. If the course is a prerequisite for other courses, students will not be allowed to use the course as a prerequisite or continue in a further course unless the incomplete grade is resolved. The INC grade for such a course must be converted to a letter grade no later than the end of the add/drop period or three (3) weeks after the final exam.

If the student has not met the requirements or a Change of Grade form has not been submitted by the instructor,

the incomplete grade will automatically be converted to a grade of “F” six (6) weeks after final exam of the semester. If a student subsequently seeks to complete the missing work, he/she will need to complete an Extension Agreement, available from the Registrar’s office, which must be approved by the Dean of the School and the faculty member. The approved Extension Agreement must be filed with the Registrar’s office.

Courses that receive an “Incomplete” grade will be counted toward the total number of credits attempted, but not earned. The course will not be calculated in the student’s term or cumulative GPA until the Incomplete grade is resolved. If the INC grade is subsequently changed to an F, the F grade will be calculated into the student’s GPA and will appear on the transcript. Incomplete grades can, therefore, affect a student’s financial aid status at the college, but will not initially affect the student’s GPA.

GRADE APPEALS

A student who receives a grade which s/he believes does not reflect the quality of work that was done should contact the course instructor and attempt to resolve the matter informally. If the student is not satisfied with the outcome and wishes to challenge the grade, s/he may institute a grade appeal by submitting a formal written request for a change of grade to the faculty member who issued the grade. If the faculty member rejects the student’s request for a change of grade, an appeal may be made to the department chairperson. The chairperson will change the faculty member’s decision only if it

was clearly determined to be erroneous, arbitrary, or capricious.

The student’s appeal to the chairperson must be typed or clearly handwritten and include the following:

- A statement identifying the course, the course number, the semester the course was taken, and the instructor.
- The exact grade being appealed, the reason for the appeal, and appropriate documentation.

A copy of the student’s appeal should also be submitted to the Dean of Faculties or the Associate Dean of Academic Affairs. Students should keep copies of all such submissions for their own records. The burden of proof is on the student to demonstrate that the instructor’s decision was erroneous, arbitrary, or capricious.

The chairperson will respond to the student in writing within 30 days of receipt of the appeal. A decision to change a grade must be approved by the Associate Dean or his/her designee, who may also refer the matter to the Committee on Academic Standing or give his/her own recommendation on the matter.

E. EARNING OUTSIDE CREDITS

TRANSFER CREDITS

To receive transfer credits for college-level work completed at another institution, students must submit an official transcript to the Office of Admissions (for an entering student) or to the Office of the Registrar (if the student is already enrolled at Touro). Credits can only be granted for appropriate coursework completed with a grade of C or better.

Transfer students seeking credit for previous academic work may make an appointment, to review the assessment of their transfer credits.

Zakira Tsofina
Transfer Credit Advisor
Office of the Registrar
(212) 463-0400, ext. 55654
zakira.tsofina@touro.edu

It may be necessary to schedule a conference with department chairpersons if transfer credits are being requested to fulfill major concentration requirements.

Credits are usually awarded after evaluation for business, education, computer science, Jewish studies, and liberal arts and sciences courses which were completed at an accredited institution with a minimum grade of C. Students who have completed an associate's degree at an accredited institution will receive up to 60 credits, but they must meet the individual course and liberal arts requirements of their selected certificate and/or degree program. All transferred courses are posted on a Touro College transcript without grades.

Transfer students may request in writing that all prior college work completed at (a) particular school(s) not be evaluated. This decision is irrevocable. Students who elect this option should be advised that repeated courses already passed at another institution will not count toward the minimum credit load for full-time status (for financial aid purposes).

OFF-CAMPUS CREDITS

Students wishing to take courses at another institution while attending Touro must obtain official permission in advance by completing the Permit to Attend Another College Form. The specific courses to be taken must be approved by the relevant departmental chair or deputy. [Students are cautioned that course approval is generally based on the nature of the course, the institution where it is offered, and the length of the semester (for Summer sessions). It is the student's obligation to see that the outside course satisfies a specific Touro College requirement and does not duplicate a course already completed at Touro College or elsewhere. This form and instructions are available in the Office of the Registrar.

Failure to obtain official permission to take courses at another institution or to take outside examinations may result in either a delay in, or complete disapproval of, the granting of transfer credits for those courses. **Courses in which passing transferable grades (i.e., C or better) were received may not be repeated for credit at Touro College.** After completing the courses at another school, the student must arrange for an official transcript to be submitted by the other institution to the Touro College Office of Admissions at their division of Touro College (LAS, NYSCAS).

LIFE EXPERIENCE CREDITS

The Life Experience Committee monitors guidelines for awarding credits for life experience learning and evaluates the portfolios submitted by applicants for such credits.

Credit is given only for work that is comparable to courses offered in Touro College and is relevant to a particular degree. For a copy of the *Instruction Manual for Preparing a Life Experience Portfolio*, please call the Office of the Dean of Faculties or contact your advisor/counselor.

Stanley Boylan
Dean of Faculties
500 7th Avenue
New York, NY 10018
(646) 565-6000, ext. 55411, 55412
stanleyb@touro.edu

CREDITS THROUGH OUTSIDE EXAMINATIONS

Students may earn college credits towards a degree in one of the following ways:

- The Advanced Placement Program (AP) administered by the College Board while students are in high school
- The College-Level Examination Program (CLEP)
- Excelsior College (formerly Regents College) Examinations (ACT PEP outside New York State)
- NYU Foreign Language Proficiency Examinations
- The International Baccalaureate Exam
- DANTES Examinations
- The Jerusalem Examination
- The ADP Brooklyn College test when generated on a Brooklyn College transcript
- The Yeshiva University Test in Jewish History

In each case, permission must be granted by Touro College before the

exam is taken. Credit is subject to approval by the respective department chair and College Dean.

The maximum number of credits accepted in any single category is twelve, except for APs, for which a student may earn up to 30 credits. *The maximum total number of credits by examination that Touro College accepts is 30 credits.* As with all other categories of transfer credit, these credits may not count toward the 45-credit residency requirement (for the bachelor's degree). Decisions as to which, if any, of these credits may apply toward the major and whether credit shall be general or equivalent to specific Touro courses are at the discretion of individual academic department chairs.

Excelsior College Examinations Pass/Fail are not accepted. (See entries for APs and CLEPs below.)

ADVANCED PLACEMENT EXAMS (AP)

Advanced Placement (AP) Exams are typically taken by juniors and seniors in high school after completion of a specific course in the discipline. A student may earn up to 30 credits in Advanced Placement examinations.

AP scores of 4 and 5 only will be accepted for transfer credit; credits are awarded only at the discretion of the department.

COLLEGE LEVEL EXAMINATION PROGRAM (CLEP)

College Level Examination Program (CLEP) tests are standard exams offered by the Educational Testing Service on a national level for basic courses. Current students who wish to take CLEP exams must fill out the Permit to Attend

Another College Form and get approval by the appropriate department chair or deputy, who will indicate the course equivalency. The form is then submitted to the Registrar's Office, which holds it until the CLEP has been taken.

Scores must be the equivalent of a C or better on CLEP subject exams for transfer credit to be awarded; no CLEP general examinations are accepted. CLEP subject examinations are never accepted in education, speech, biology, business or composition. CLEPs are not to be used to satisfy core requirements or requirements for any majors or minors.

Please consult with the Registrar's Office or your advisor/counselor at your campus for further information about specific CLEP courses.

NYU FOREIGN LANGUAGE PROFICIENCY EXAMINATIONS

Touro College grants credits to students who successfully complete the Foreign Language Proficiency Examinations offered by New York University. A maximum of nine credits in one language can be earned. Hebrew or Yiddish credits earned in this manner do NOT count towards satisfying the LAS Judaic Studies requirement. Credits cannot be earned for languages in which a student already has college credit. No more than six credits can be earned for a language a student studied in high school. For example, a student who studied French in high school would earn three credits for scoring 9 points on the NYU test and six credits for scoring 12 points.

INTERNATIONAL BACCALAUREATE EXAMINATION

Credit and/or advanced standing is typically awarded for grades of 6 or 7 on the International Baccalaureate (IB) higher-level examinations taken before graduation. No credit will be awarded for tests taken after the completion of high school. In order to receive credit, the student must have official score results sent directly from the International Baccalaureate Organization to the Office of Admissions.

TOURO DEPARTMENTAL CHALLENGE EXAMINATIONS

Students who can demonstrate proficiency in a particular subject may receive permission to earn credits by taking a departmental challenge examination at Touro. Interested students must make arrangements for taking the examination with the appropriate department chairperson, (students can discuss this issue with the Advisement and Counseling department before contacting the department chair,) file a "Request to Take a Challenge Exam" form with the Registrar's Office, and pay the necessary fee to the Bursar. Touro College does not transfer challenge exam credit awarded at another institution.

YESHIVA AND SEMINARY CREDITS

Touro College awards a maximum of 48 credits for post-high school yeshiva and seminary studies. Thus, students may enter the College with sophomore standing. Students who have completed

one year of intensive Jewish Studies in Israel may earn the equivalent of one year of college credit. No more than six credits of Talmud may be applied to college requirements in any given semester. PLEASE NOTE: Yeshiva credits requested via a “permit to attend another college” count as part of a student’s total credit load in any given semester.

Students must document their yeshiva and seminary work by arranging for official transcripts to be submitted to Touro College for evaluation. Credits are granted only in accordance with Touro’s academic policies and regulations.

No yeshiva or seminary credits are awarded for Summer session study.

STUDY ABROAD

Students who wish to receive transfer credits for Jewish studies completed at seminaries or yeshivas in Israel, Canada, England, or other foreign countries must submit official transcripts for evaluation to the Office of the Registrar.

Students who successfully complete a year of full-time study in Israel will earn up to 36 credits if they enroll in the Touro College Israel Option (TCIO). They will earn 24 credits directly from courses offered as part of the Israel Option, and up to an additional 12 transfer credits upon their return to Touro College. Grades earned in courses designated as part of the Israel Option appear on students’ transcripts, and are calculated in their Touro academic records.

F. GRADUATION

APPLICATION FOR GRADUATION

It is the student’s responsibility to schedule a graduation conference with an academic advisor during the semester before completing his/her certificate or degree requirements, to determine whether the requirements are being met. For January candidates for graduation, these conferences are held April through June. For June and September candidates, they are held October through December.

After the graduation conference, the student must apply for graduation for the Associate’s degree by completing the “Application for Graduation”, and for the baccalaureate degree, by applying online. Students should check with the registrar’s office at their campus for application deadlines.

To apply for graduation online, students need to click the “Apply to Graduate” button under the “Academic” tab located on the TouroOne portal and follow the prompts. Students applying for the baccalaureate degree will also be required to pay the graduation fee through TouchNet. Students who complete their certificate or degree requirements in January, June, or September of a given year participate in the annual June commencement exercises.

GRADUATION REQUIREMENTS

Every student is enrolled in a specific Touro school or division, and must satisfy the graduation requirements of that division.

Students who have been admitted without a high school diploma or its

equivalent must demonstrate that they have obtained this credential before being awarded a degree by the college. Consult an advisor/counselor about possible pathways to a high school diploma or an equivalent.

Candidates for the baccalaureate degree must complete at least 120 credits of college-level work with 60 credits of liberal arts and sciences required for the Bachelor of Science degree and 90 credits of liberal arts and sciences for the Bachelor of Arts. Candidates for the associate's degree must complete at least 60 credits of college-level work with 45 credits of liberal arts and sciences for the Associate in Arts degree and 30 credits of liberal arts and sciences for the Associate in Science degree. Courses in business, computer science, education, and human services are generally considered professional courses and do not fulfill the liberal arts requirement.

In order to graduate, students must achieve an overall GPA of at least 2.00 ("C" average) for classes taken at Touro. Within the major or concentration, students must achieve an average of 2.30 ("C+" average). Some departments may require a higher average in their major or concentration. Students should consult each department for its requirements.

No student may take all courses for a degree at an extension center or site. Advisors will inform students of which locations are extension centers or sites.

To be eligible for a certificate or an Associate's degree, a student must successfully complete at least 24 credits in residence at Touro College. The eligibility requirement for the

baccalaureate degree is at least 45 credits completed successfully in residence at Touro.

Students must complete at least fifty percent of the coursework for their major, and any minor(s), at Touro College.

Students who are exempted from core or other requirements must still complete the required number of credits for their degree program in order to graduate. Students may not graduate if they have any outstanding work, including Incomplete (INC) grades.

RESIDENCY REQUIREMENT

Students cannot complete an entire program at an extension center or site. Baccalaureate degree candidates must complete a portion of their program at the Touro College Main Campus in Manhattan or at the branch campus. All baccalaureate students must earn at least 45 credits in residence at Touro College in New York in order to graduate. Courses taken online do not satisfy the residency requirement.

GRADUATION CEREMONIES

Graduation ceremonies are held separately in various Touro divisions once a year, either at the end of May, in June, or in September. Students who complete their degree requirements in January, June, or September may participate in these commencement exercises.

Note: Participation in these ceremonies does not necessarily mean that a student has graduated. Graduation is certified officially by the Office of the Registrar only after auditing the student's record for completion of all certificate or degree requirements.

GRADUATION HONORS

Only baccalaureate degree candidates who have completed at least 60 credits at Touro are eligible for honors.

Each division maintains its own standards for honors. In the Lander Colleges, honors for general academic excellence are awarded at graduation as follows:

- Summa Cum Laude (Highest Honors): grade point average of 3.8 or higher
- Magna Cum Laude (High Honors): grade point average of 3.6 to 3.79
- Cum Laude (Honors): grade point average of 3.4 to 3.59

At commencement, special recognition is given to those students chosen as Valedictorian and Salutatorian. The valedictorians in each division of the College are chosen from among those students who have achieved the highest cumulative grade point averages. Associates' degree candidates are also eligible for honors at graduation. They are as follows:

- Academic Excellence - 3.70 to 4.00
- Academic Distinction - 3.50 to 3.69

CATALOG RULES

For a detailed description of additional graduation requirements, students should consult the Catalog for their respective divisions (available online). Students who maintain continuous enrollment may choose to graduate under the Catalog requirements in effect at the time they began their studies at Touro College or

under the Catalog in effect at the time of graduation. They may not mix and match requirements between Catalogs.

It is the student's responsibility to become familiar with the rules and requirements listed in the Touro College Catalog, which are available online at www.touro.edu.

MAJOR/CONCENTRATION FORM

The Major/Concentration Form is a checklist that must be completed with an advisor/counselor or department chairperson during the junior year and again in the senior year. The checklist provided for each major indicates the required and elective courses for the degree program in that major. The completed form becomes part of the student's official file (the student should retain a copy for his/her records). The files of degree candidates will not be processed without this form.

Major/Concentration Forms are available in the Office of Advisement and Counseling at each Touro location.

DUAL MAJORS

A student may major in two fields that are substantially different only if both majors lead to either a Bachelor of Arts or a Bachelor of Science. The same course may not be used for both majors unless it is a required course in both.

CONFERRAL DATES

Associate's and bachelor's degrees are conferred by Touro College three times a year: in January, June, and September. Students who finish all their degree requirements at any time may request a letter from the

Registrar's Office verifying their graduation status. Late submission of course work may postpone a student's graduation date.

G. OTHER ACADEMIC POLICIES

ACADEMIC FORGIVENESS

Touro College has a policy of academic forgiveness of poor grades earned for students who wish to resume their education after a long absence and who can show that they now have a reasonable chance for academic success in college. Students should consult with the office of advisement at their campus for details.

For students who receive Financial Aid, the relevant regulations related to the receipt of Financial Aid make no provision for the concept of academic amnesty or academic renewal. Therefore, a school is required to include courses applicable to a student's major (whenever taken) in evaluating a student's satisfactory academic progress (both quantitative and qualitative components). However, a student may be able to appeal loss of eligibility due to special circumstances.

CHANGE OF NAME AND/OR ADDRESS

Students who move or change their telephone numbers should fill out a Change of Address Form in the Office of the Registrar. In order to change your name in your Touro record, you must complete a Change of Name Form and submit appropriate documentation, (e.g., for women who want their

married name to be the name of record, a copy of the marriage certificate). Contact the registrar's office for information about other types of name changes.

COMMITTEE ON ACADEMIC STANDING PROCEDURES

The Committee on Academic Standing deals with a wide range of academic problems of students at Touro College. It is a standing committee composed of faculty and senior staff from the various schools of the College. The Committee hears student requests for readmission, waivers of academic requirements, acceptances of course equivalents, and retroactive withdrawals from courses or leaves of absence from school. The Committee also hears appeals concerning probation and academic dismissal, and waivers regarding the Tuition Assistance Program (TAP). In some cases, students may appeal grades, provided all other means of resolving grade disputes have been explored.

A student who wishes to file an appeal with the Committee on Academic Standing should follow these procedures:

1. Consult with an advisor/counselor for assistance in completing a Student Appeal Form. The appeal should:
 - a. include the student's name, Touro ID number, and address;
 - b. specify the course(s) and/or semester(s) in question;
 - c. explain clearly the reason for making the appeal;
 - d. include documentation to support the appeal;
 - e. include the signature of the student and an advisor/counselor

or dean.

2. If the reference in the petition is to a medical or personal hardship, the student must submit documentation such as medical notes, notices of hospitalization, birth or death certificates, or other relevant documentation to support the appeal. Please see your advisor for additional examples.

3. Sign the appeal form and give it to the academic advisor, who will forward it to the Committee. The student will receive a written response from the Committee stating its decision. The Committee may respond by detailing sanctions, listing conditions under which the appeal is to be granted, or tabling the appeal and requesting additional documentation. Decisions of the Committee are final and do not constitute precedents for future situations.

4. Petitions must be submitted at least 10 business days before a scheduled Committee meeting. The Committee normally meets every 4-8 weeks.

DATES AND DEADLINES

Students should make certain that they are aware of important academic dates which affect them. Each semester has a beginning and ending date, and deadline dates for adding and dropping courses, for making up tentative grades from previous semesters, and for filing for graduation. Students should request a copy of the academic calendar for the current semester at the time of registration. Copies of the academic calendar are also posted online. Academic calendars vary for the

various undergraduate divisions.

Students should also review the syllabus or course outline for each class as often as possible so they can be alert and prepared for upcoming quizzes, examinations, and other requirements. Employers are quick to judge a worker's performance by the manner and timeliness with which he/she meets deadlines. Your experience here at Touro thus becomes a preparation for this important job requirement.

H. GLOSSARY OF ACADEMIC TERMS

Academic Year – A period of time used to measure a quantity of study, typically a Fall and a Spring semester. Used for financial aid eligibility.

Advisor/Counselor – A member of the Dean of Students' professional staff; advises students about academic programs, career plans, job placement, student activities, transfer information, and personal concerns.

Admission – The process of accepting students into a specific certificate, associate's degree, or bachelor's degree program. Admission does not involve the choosing of specific courses, which is done at registration.

Business Base (Core Course Requirements) – Courses required of all business students regardless of whether they major in Accounting, Economics, Finance, Marketing, or Management.

Challenge Exam – When standardized College Proficiency Examinations or College Level Examination Program subject examinations are not available to test

prior learning which is equivalent to a course or subject offered at Touro, the student may request and the College may agree that a special Challenge Examination be administered.

Change of Level Form – Used by advisors when newly admitted students have their placement level in English writing changed by the recommendation of the instructor. These forms must be approved by the Dean of ESL or the appropriate English Department Chair.

College Proficiency Examinations and the College-Level Examination Program (CLEP) – Standardized tests covering many of the basic subjects and courses at Touro. Students who believe they have achieved, on their own, the learning normally accomplished by completing a particular college course may, with permission, attempt to earn credit for the course by taking one of these examinations. CLEP examinations may not be used to satisfy core or major requirements.

Concentration – A group of courses in a specific area that do not form a major. An example is the Psychology concentration completed by many Special Education majors at Touro.

Continuing Student – A currently enrolled student who has been in attendance at least one semester.

Continuous Enrollment – A student who attends every semester (excluding Summer sessions) or who is on an official leave of absence is considered to be continuously enrolled and may follow the graduation requirements in place at the time

of first enrollment.

Core Course Requirements – Required courses that all students take regardless of their major or concentration. Certain core requirements must be satisfied by specific courses, while others offer students a choice (for example, any science course or any mathematics course). Each Touro division has its own core course requirements.

Co-requisite – A course that should be taken either before or, ideally, during the same semester as another designated course. Lab courses must be taken at the same time as the lecture course.

Credit – A shorthand method of measuring student achievement and progress toward graduation. Typically, at least 60 credits are required for an associate's degree and 120 credits for a bachelor's degree.

Credit Hour – A measure of instructional time spent in class. A three (3)-credit-hour course, for example, would require three hours of classroom attendance per week during the course of one semester. Some courses requiring laboratory or studio time may require more time spent in class.

Cumulative Grade Point Average (Cum GPA) – The total grade point average based on all the courses taken while a student is at Touro College. Courses transferred from other colleges are not included in the cumulative grade point average.

Elective (Restricted) – Any type of course, required by certain curricula, which must be chosen in accordance with catalog specifications.

Elective (Unrestricted) – A type of course, required by certain curricula,

which may be chosen from all course offerings at the College.

Enrollment, Full-Time – 12 or more credits per semester. Credits taken on permit (at another college, a yeshiva, or a seminary) cannot count toward determining full-time status for the TAP portion of a student's financial aid award. Credits by examination (CLEP, departmental challenge examinations, et al.) do not count toward full-time status under any circumstances.

Enrollment, Part-Time – 11 or fewer credits per semester.

Faculty Advisor – A teaching faculty member or related professional staff member who advises students on matters related to academic planning and course selection. Students are assigned automatically to faculty advisors through the choice of a major.

Faculty Rank – Faculty members hold rank according to their educational background, number of years of professional experience, and accomplishments as instructor, assistant professor, associate professor, and professor, respectively.

Financial Aid Counselor – Advises students about financial aid.

Financial Aid Package – The total amount of financial aid (federal, state, and institutional) that a student receives. This package may consist of a combination of grants, loans, and work study.

Grade Point Average (GPA) – Computed by dividing the total number of quality points earned during the semester by the number of credit hours earned that semester. Used to

determine honors standing, academic probation, and dismissal.

Humanities – Courses in specific areas of liberal arts, typically including Language and Literature, History, Judaic Studies, Ethnic Studies, Art History, and Philosophy.

Liberal Arts and Sciences – Programs, majors, or courses providing a general education in the humanities, social sciences, natural sciences, and mathematics.

Life Experience – Credit given for learning that is comparable to courses offered at Touro obtained through work/volunteer or personal experience. See portfolio assessment (below) and page 35.

Major – A significant group of related courses in one or several areas. Touro majors range from 30 to about 60 credits (10 to 20 courses).

Matriculation – Formal admittance into a degree program, which binds the College to the student's curriculum as outlined by the College at the time of acceptance.

Matriculated Student – One who is accepted and enrolled in a degree or a certificate program. A student must be matriculated to be eligible for financial aid or for graduation.

Matriculation, Bachelor's – Formal admittance from a two-year Touro program into a four-year degree program.

Natural Sciences – Courses in specific areas of science, typically including Biology, Chemistry, Physics and Astronomy.

Orientation – The process of introducing new students to the regulations and requirements of Touro College. This is done through a

combination of meetings and handouts created by the Office of Advisement and Counseling. Students are urged to take advantage of the orientation sessions, and to read the relevant brochures.

Portfolio Assessment – Process by which students may be granted credit for prior learning by submitting a report documenting specific learning experiences that correspond to college courses.

Prerequisite – A course that must be taken and passed as a requirement before taking another course. Prerequisite courses provide fundamental background for advanced courses.

Probation – That time period designated for a student to meet certain academic or college regulations-related stipulations in order to improve student status. A student on probation for more than two consecutive semesters is subject to dismissal.

Professional Courses – Courses in disciplines such as accounting, business, computer science, digital multimedia design, education, human services, studio art, and other fields that do not count toward the overall liberal arts requirement.

Quality Points – Determined by multiplying the credit hours of a course by the value of the letter grade earned (for example: A = 4, A- = 3.67, B+ = 3.33, B = 3). Therefore, a three (3)-credit course with a grade of B would yield nine (9) quality points.

Required Courses in the Major – Every department has certain courses that are required for its majors. These are usually offered by the major

department, but may be related skills courses in other departments, as well. (For example, the Psychology department requires all its students to take Introduction to Psychology, Experimental, Biological, Development, Abnormal, and Advanced Topics in Psychology, as well as Statistics, which is offered by the Mathematics department.)

Registration and Transcript Holds – Students with outstanding tuition balances will not be allowed to register for the next semester until financial obligations are satisfied. The Office of the Registrar will not release transcripts for students with outstanding tuition balances. Students may not attend classes/sections for which they are not registered.

Registration – Time designated for students to select specific courses and time slots for the following semester. This process aids the institution in planning courses according to student curriculum needs. Students are urged to register at the appropriate time.

Registration, New Students – Time designated for newly admitted students to select courses for the following semester. In LAS, this includes students who have attended summer school, a Freshman Center, or the Touro joint program in Israel. Students may not register until after they have been admitted to the College.

Restricted Majors/Concentrations – Majors or concentrations for which students must meet additional qualifications for admittance besides the general admissions requirements for the

College. Examples at Touro are Accounting and Education.

Satisfactory Academic Progress –

For financial aid purposes, the minimum number of credits that must be completed and minimum GPA that must be maintained for a student to be making adequate progress toward a degree or certificate, as indicated on the Academic Standard Charts (see page 101). Students who fail to make adequate progress as defined in this chart lose their eligibility to receive federal and state financial aid. For federal financial aid, please refer to the SAP policy, which can be found at <http://www.touro.edu/students/policies/satisfactory-academic-progress-policy>

Social Sciences – Courses in specific areas of liberal arts, typically including Economics, Political Science, Psychology, Sociology, and Anthropology.

Track – A group of specialized courses within a major. Examples at Touro include the Communications track within the Management Information Systems major, and the Childhood and Early Childhood tracks within the Special Education major.

III. STUDENT SERVICES

A. ADVISEMENT AND COUNSELING SERVICES

ACADEMIC ADVISEMENT

The main purpose of academic advisement is to help students select courses to satisfy degree requirements and to achieve their professional goals. Specifically, faculty advisors and specialized advisors/counselors can assist with the following:

- Choosing the right courses before registering for the next semester
- Showing the sequence in which courses should be completed
- Information about graduation requirements
- Information about a major, minor, or concentration
- Adding and dropping courses during the semester
- Problems encountered in a particular course
- Referrals to other support offices within the College

Students are urged to meet with academic advisors on a regular basis, and not just for registration. The sooner the student makes us aware of a problem, the easier it is for the advisor to assist in dealing with the issue.

ADVISEMENT STAFF SERVICES

Advisors/counselors provide various types of assistance to students. One key area is academic and career guidance. They help students explore

different career/job options and show students how to link a plan of studies at Touro to their career goals.

Advisors/ counselors can discuss with students such matters as:

- College expectations, regulations and degree requirements
- Functions of various college offices
- Strategies for managing time effectively

The second responsibility of advisors is academic guidance and choice of majors.

- What major should I pursue?
- What are the educational requirements for this field?
- Do I need to go to graduate or professional school after college?

Third, Touro advisors/counselors are prepared to help students cope with personal problems, such as the following:

- Physical and emotional illness
- Anxiety
- Depression
- Fear
- Death in the family
- Inability to concentrate and lack of motivation
- Interpersonal problems
- Loneliness
- Roommate problems and family-related problems

Specialists are available to work with students who have learning challenges (physical or learning disabilities). In addition, two credentialed alcohol and substance abuse counselors are on staff. They and several other members of the advisement staff are prepared to

counsel students with health and wellness concerns. Please consult sections in this handbook detailing school-specific information for additional details on services.

Advisors/counselors work with students in a variety of settings. These include individual counseling sessions (one-to-one), group sessions, career and personal issue workshops, and orientation sessions. Remember, advisors/counselors are professionals whose only concern is to help the student. Students should not hesitate to see an advisor/counselor whenever they feel overwhelmed by their studies and/or personal problems, if they are confused by college rules, or if they are unsure about educational and career goals. All discussions are handled with strict confidentiality.

HEALTH ADVOCATE STUDENT ASSISTANCE PROGRAM

The Health Advocate Student Assistance Program offers 24/7 telephone access to licensed professional counselors and up to three in-person visits per issue for counseling on personal matters and help with achieving a healthier school/life balance.

These services are confidential, and are available at no cost. To reach out:

- Call 1(855) 384-1800
- Visit *HealthAdvocate.com/members*, enter Touro College in the dialog box, and choose Student Assistance Program from the drop-down menu
- Email *answers@healthadvocate.com*

TOURO COLLEGE WEB-BASED STUDENT SERVICES (TOUROONE)

Touro College's TouroOne site (<https://touroone.touro.edu>) enables students to do the following:

- Register for courses
- Add/drop courses during the registration period
- View grades
- Print unofficial transcript
- View and print class schedule
- Search current course offerings
- Track the degree completion progress via Degree Works tool
- Apply for Graduation
- Access TouchNet for online e-bills and tuition payments
- Check if there any holds on the account
- Check financial aid status
- Download financial aid forms
- Order an Official Transcript
- Access student's email
- Access Blackboard/Canvas
- Update the address and phone

ONLINE SERVICES

The Advisement and Counseling Offices maintain online sites for each division that provide regularly updated lists of advisors/counselors and their office hours. The sites also include groups of frequently asked questions (FAQs), as well as other useful information. A student can contact an advisor through email addresses listed on the sites or by contacting advisor@touro.edu. Be sure to indicate in your email your name, student ID number, Touro location or program, and your major.

Students may also access their academic record online at www.touroone.touro.edu.

Degree Works is designed to help you easily monitor your academic progress toward degree completion online 24/7. It presents exactly what the degree/program requirements are and allows you to estimate the number of semesters it will take to graduate. If you are a transfer student, the Degree Works tool will allow you to see where your transferring credits can be applied earlier in the enrollment cycle. You can view your grades as well as your overall and major GPA. Degree Works can be accessed through the TouroOne portal as follows:

- Login to TouroOne portal at <https://touroone.touro.edu>
- Go to the Academic tab
- Click on the Degree Works button on the bottom left

CAREER PLACEMENT SERVICES

The mission of the Office of Career Services is to (1) prepare students to get an internship, part-time, and/or full-time position, (2) establish connections with employers, and (3) provide the opportunity for students to be able to meet with employers.

Meeting with Career Services Staff

Students are advised to meet with Career Services Staff early in their academic career in order to prepare for a job or internship. Preparation is the student's responsibility and includes career selection, resume writing, interviewing, networking, and job search strategies. Securing employment

is a process, not an event.

Whether a student is seeking an internship or a full-time position, preparation takes time. Students are advised to contact Career Services to discuss their individual preparation process and timeframe.

Career Services organizes Career Fairs during each of the Fall and Spring semesters; on-campus and in-office interviews are scheduled according to the employers' requirements.

The email address for the Office of Career Services is *career.services@touro.edu*. Staff can be reached at the following locations:

Lander College of Arts and Sciences
1602 Avenue J
Brooklyn, NY 11230
(718) 535-9375

Lander College for Women
227 West 60th Street
New York, NY 10023
(212) 287-3514

Lander College for Men
75-31 150th Street
Kew Gardens Hills, NY 11367
(718) 820-4917

For the New York School of Career and Applied Studies (NYSCAS) offices, contact:

Main Campus
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55449

Touro College Computer Center
1726 Kings Highway
Brooklyn, NY 11229
(718) 336-6471, ext. 30114

SERVICES FOR STUDENTS WITH DISABILITIES

GENERAL STATEMENT ON STUDENTS WITH DISABILITIES

Touro College complies with Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act (ADA) of 1990, which protects persons from discrimination on the basis of physical or mental impairments for all educational and employment purposes. Reasonable accommodations may be available for students who have physical or learning-related disabilities.

The College is committed to providing reasonable accommodations to students with documented physical and/or learning-related disabilities who request such accommodations. Policies and procedures ensure that a student with a disability will not, on the basis of that disability, be denied full and equal access to academic and co-curricular programs or activities offered by the College. The College has a centralized Office of Student Disability Services headed by an Executive Director who oversees Student Disability Services operations in the Undergraduate, Graduate, and Professional Divisions. Students with disabilities seeking reasonable accommodations should do so through the coordinators of the Office of Student Disability Services (OSDS) in their respective schools. This Handbook is also available in hard copy at each school's OSDS.

A student requesting accommodation for a documented disability under the ADA must meet with the OSDS coordinator for their school and submit an Application for Accommodations & Services and

supporting documentation. Verbal disclosure of a disability and request for accommodation is not sufficient. Students may apply for reasonable accommodations at any time. Accommodations, if granted, are only done so on a prospective basis. Reasonable accommodations are never provided retroactively.

REQUESTING ACCOMMODATIONS

Students seeking reasonable accommodations must:

- Complete the Application for Accommodations & Services
- Participate in an interactive dialogue with the OSDS coordinator. This dialogue often takes place before documentation is submitted (e.g. there are students who request referrals for an evaluation)
- Provide documentation as described in the Guide to Documentation Requirements

The process, as described above, will result in the issuance of a Receipt of Accommodations form, which will either approve or deny the request. This form is signed by the coordinator, the Dean or Program Director, and the student.

The process, including all submitted documentation, remains confidential. The Receipt of Accommodations does not contain any disability-specific information; rather, it only lists approved accommodations. The Receipt is shared with the program in which the student is registered to ensure that the approved accommodations are implemented.

A copy of the Application for Accommodations & Services may be

available by contacting your school's Office of Student Disability Services Coordinator.

Students seeking accommodations should contact:

Avery M. Horowitz
Office of the Dean of Advisement
and Counseling
1602 Avenue J, Room 202C
Brooklyn, NY 11230
averymh@touro.edu

Joel Dickstein
Director of Disabilities Services
1602 Avenue J
Brooklyn, NY 11230
(718) 252-7800, ext. 59273
joel.dickstein@touro.edu

Timothy Taylor
Office of the Associate Dean of
Students
320 West 31st Street, Room 119
New York, NY 10001
timothy.taylor@touro.edu

Rachel Baror
Coordinator of Disabilities Services
(NYSCAS)
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55393
rachel.baror@touro.edu

STUDENT RIGHTS AND RESPONSIBILITIES

Student Rights

- Confidentiality of all information pertaining to a student's disability, except where disclosure is required by law
- Equal access to courses, programs, services, jobs, activities, and facilities available through the College

- Reasonable and appropriate accommodations, and/or academic adjustments determined by the coordinators of OSDS
- Access to all services and support available to all Touro students with reasonable accommodations where necessary and appropriate

Student Responsibilities

- Request reasonable accommodations as necessary and appropriate
- Meet college and programmatic qualifications, and technical, academic, and institutional standards set for all students
- Identify themselves as an individual with a disability when seeking reasonable accommodation (please note that the approval process takes some time, and as such students are urged to file their paperwork as soon as possible)
- Provide documentation (i.e., diagnosis, diagnostic exam results, etc.) from an appropriate professional source(s) to verify the nature of the disability and functional limitations as related to the requested accommodation(s)
- Respond in a timely fashion to the Office of Student Disability Services' requests for additional information
- Follow specific procedures for obtaining reasonable accommodation
- Attend all classes for enrolled courses, unless otherwise medically excused
- Immediately report to the OSDS coordinator if previously- approved accommodations are not being made
- Report to the OSDS coordinator if previously-approved accommodations require modification, which will result in an interactive dialogue and may result in modifications to reasonable accommodations
- Understand that accommodations are never provided on a retroactive basis
- Understand that receiving reasonable accommodations is not a guarantee of academic success
- Keep a copy of their submitted documentation; Touro is not the custodian of the student's application or records of documentation.

GRIEVANCE POLICY

If a student feels that he/she has been discriminated against on the basis of his/her disability or disability status, he/she has the right to file a complaint through the grievance or student complaint mechanisms stated in the College Catalog or Student Handbook. A similar procedure can be followed by a student to appeal the College's response to a request for reasonable accommodations.

B. PRE-PROFESSIONAL AND GRADUATE SCHOOL ADVISEMENT

PRE-MEDICAL/PRE-DENTAL AND HEALTH SCIENCES ADVISEMENT

Advisement for students interested in medicine, dentistry, and other health

science fields (occupational and physical therapy, physician assistant, pharmacy, nursing, etc.) is provided by

Robert Bressler (Brooklyn)
rbressl@touro.edu

Kenneth Danishefsky (Queens)
kdanishefsky@touro.edu

John Loike (Manhattan)
john.loike@touro.edu

Evan Mintzer (Brooklyn)
evan.mintzer@touro.edu

Filomena Califano (NYSCAS)
filomena.califano@touro.edu

Brian Chiswell (NYSCAS)
brian.chiswell@touro.edu

An initial meeting with one of these advisors should be scheduled during the first semester of the freshman year to discuss science requirements and the sequence in which courses should be taken.

Students requiring composite letters of recommendation for medical or dental school should contact one of the above faculty. A personal appointment is required with one of these pre-medical advisors before a composite letter is written. Students may be asked to sign a confidentiality form before the composite letter is prepared.

PRE-LAW ADVISEMENT

Advisement for students interested in a legal career is provided by Professor Thomas Rozinski (*thomas.rozinski@touro.edu*). An initial conference should be scheduled before the end of the freshman year.

In the junior year, students are counseled about the Law School

Admissions Test (LSAT) and procedures for applying to law school. Students should read the LSAT & LSDAS Registration and Information Bulletin, available online.

Students who need a recommendation should make an appointment with Professor Thomas Rozinski and should bring a biographical statement and a term paper written for a course taken at Touro. In the biographical statement, please list extracurricular activities, work experience, examples of service to the community (volunteer work), LSAT score, and any other significant qualifications, talents, and special circumstances.

GRADUATE AND PROFESSIONAL SCHOOL EXAMINATIONS INFORMATION

Graduate and professional school applicants are usually required to take at least one standardized examination as part of the admissions process. Exam scores are given great weight in determining admissions. The best time to take these examinations is usually at the end of the junior year or at the beginning of the senior year. Registration deadlines are usually six to eight weeks before the scheduled test date. Students should do some sample tests before taking the actual examinations.

For additional information about these tests, students should contact a pre-professional advisor or the Dean of Students.

Information and registration are available online.

AHPAT	Allied Health Professions Admission Test
CPA*	Certified Public Accountant Examination
DAT	Dental Admission Test
GMAT	Graduate Management Admission Test
GRE	Graduate Record Examination
LSAT	Law School Admission Test
MCAT	Medical College Admission Test
NYSTCE*	New York State Teacher Certification Exam
PCAT	Pharmacy College Admission Test

*These are certifying professional exams, not admissions tests.

C. OTHER STUDENT SERVICES

FOREIGN STUDENT ADVISEMENT

I-20 forms for student visas and letters attesting that the student is registered for a full-time program are issued only by the **Office of the Registrar at 320 West 31st Street, New York, NY 10001, which can be reached at (212) 463-0400, ext. 55607.** Students should remember that it is their personal responsibility to be in compliance with all federal and state laws and regulations pertaining to foreign students.

HEALTH INSURANCE

Go to www.healthcare.gov to sign up for health insurance.

COMPUTER SERVICES

The Touro College Academic Computing Department provides computer laboratory services to support course offerings in mathematics, computer science, and business-related disciplines. Computer laboratories are available at all Touro locations.

Students with valid Touro College identification cards have access to these computer laboratories. A lab technician is usually available to help students with computer-related questions.

HONOR SOCIETIES

Five national honor societies have established chapters at Touro. They are:

- *Alpha Chi*, an honor society recognizing general academic excellence
- *Omicron Delta Epsilon*, the International Honor Society in Economics and Business
- *Phi Alpha Theta*, an honor society recognizing outstanding history students
- *Sigma Beta Delta*, an honor society recognizing outstanding finance, management and marketing students
- *Psi Chi*, the International Honor Society in Psychology

Seniors who are pursuing baccalaureate degrees are nominated to these societies on the basis of outstanding scholastic achievement and service to the College. In addition, seniors and juniors with excellent academic records are nominated annually for inclusion in *Who's Who Among College & University Students*.

D. STUDENT SAFETY

TOURO COLLEGE STUDENT ID CARDS

Touro photo ID cards are issued to students and/or updated at Fall and Spring semester registrations. The card is required to gain access to the college, for all library transactions, and for computer laboratories. Some local area merchants provide discounts to college students with IDs. The card also must be shown to vote in campus elections.

The College reserves the right to bar admission to buildings and classes to individuals who cannot present a valid Touro ID card.

FIRE EMERGENCIES

In the event of fire or smoke, alert people in the immediate area and activate the nearest fire alarm. Immediately notify the security officer at your location. Whenever the fire bell sounds, all persons **must** exit buildings in a prompt and orderly fashion. Do not use elevators. Stay clear of the building and do not re-enter until instructed to do so by authorized personnel.

EMERGENCY CLOSING PROCEDURES

In case of severe weather conditions or other emergencies, information about the closing of Touro College campuses, centers and sites will be broadcast on **1010 WINS** and **WCBS 880**. Information will also be posted on the Touro College website at www.touro.edu.

EMERGENCIES

In case of any emergency, please call 911 immediately. Also notify the security personnel, the Facilities Manager or emergency evacuation coordinator at your location or call the Touro Emergency Hotline, (888) 687-6911.

For more information on Emergency Preparedness, see Appendix G.

LOST AND FOUND UNCLAIMED PROPERTY POLICY

This policy applies to all Touro College students, staff, faculty, and any other person working at, attending, or otherwise visiting the Touro College campus.

An institution or person may hold or come into property that is lost or unclaimed, or for which the owner is unknown or cannot be found. When this occurs, the holder of the property incurs obligations to safeguard the property, to make reasonable attempts to locate the owner, and to dispose of the property according to applicable statutes.

All lost items found on campus, except for cash or its equivalency, should be turned in to any Campus Security officer or a security desk. Found or recovered items will be recorded and stored in the campus's "Lost & Found" locker. When an item is turned in, the individual doing so must fill out a Lost and Found Form. The Lost and Found Form includes information regarding the identification of person who found the item, date the item was located, where the item was located, time the item was turned in, description of the item, and

finally, the initials of the dispatcher/officer receiving the item.

Persons who have lost property should complete a Lost & Found Form and turn it in to Campus Security. People looking for lost items should include their name, contact information, and a description of the missing item so that they can be notified if and when the item is found. Campus Security does not permit the random rummaging through the Lost and Found area for lost items. Claimants will have to sign for items they claim before the items are released.

Property turned in to the Lost and Found will be stored for ninety (90) days only. After this period it will be officially forfeited by the original owner and become the property of Touro College. All property, except for the specific exceptions listed below, that has exceeded the ninety (90) day period is subject to disposal by whatever means, including: discarding, auction, or otherwise.

SPECIFIC EXCEPTIONS TO LOST AND FOUND POLICY

- All cards (debit cards and credit cards) will be reported as lost to the issuing banks and then destroyed.
- All Touro College ID cards will be turned in to the Security Department.
- All state-issued driver's licenses and identifications will be mailed to the person at the address listed on the identification after one week.
- Cash will be delivered to the Office of the New York State

Comptroller pursuant to NY Abandoned Property Law §1315.

Touro reserves the right to donate all other appropriate items to the charity of its choice, including its own scholarship fund, once it has assumed ownership of the item after the aforementioned ninety (90) day period.

Further information and the Lost & Found form can be found at:

<https://touro.app.box.com/v/unclaimedpropertypolicy>

WEAPONS POLICY

No firearms, ammunition, explosive devices or other weapons may be carried, concealed or otherwise, by a student on institutional property. Violators of this policy are considered to be a threat to the academic environment of the institution and are subject to immediate suspension or dismissal from the College.

E. LOCATING INFORMATION

CHART FOR STUDENT CONCERNS AND QUESTIONS

<u>Concern</u>	<u>Contact</u>
Absence Policy	Course Instructor
Academic Information	Office of Advisement and Counseling
Add or Drop a Course	Registrar Office of Advisement and Counseling
Admissions Application	Office of Admissions Online
Admissions Questions	Office of Admissions
Building/Maintenance Issues	Office of the Vice President of Operations
Career Information	Career Services Office Office of Advisement and Counseling
Challenge Examination	Department Chair
Change of Name/Address	Office of the Registrar
CPA Examination	Dean of Undergraduate Business
Code of Conduct Violation	Office of the Dean of Students
Computer Center Issues	Director of Academic Computers
Course Description	College Bulletin
Diplomas	Office of the Registrar
Disabilities Accommodation	Office or Dean of Advisement and Counseling
Discrimination Complaints	Office of Human Resources, Office of the Dean of Students
Extension of Time to Complete Course Requirements	Instructor Department Chairs Dean of Faculties Committee on Academic Standing
FAFSA Form (for Financial Aid)	Office of Financial Aid
Financial Aid Programs	Site Directors
General Student Assistance	Site Directors
Grade Appeals	Instructor (1st Step) Department Chair (2nd Step) Dean of Faculties (3rd Step) Committee on Academic Standing (4th Step)

Graduation Applications	TouroOne Portal Office of the Registrar
Graduation Check Conference	Office of Advisement and Counseling
Graduate School Programs	Department Chairs, Office of Advisement and Counseling
Grievance Against Instructor	Department Chairs (1st Step) Dean of Faculties (2nd Step)
Health Insurance Coverage	Office of the Dean of Students
Health and Wellness Problems	Substance Abuse Counselors Office of Advisement and Counseling
Independent Studies	Department Chair
International and Veteran Student Affairs	Registrar, Main Campus in Manhattan, (212) 463-0400, ext. 55607
Internships	Office of Career Services Department Chair
Israel Option	Office of Admissions (LAS)
Jewish Studies Transfer Credits	Office of the Registrar
Job Placement	Office of Career Services
Leaves of Absence	Office of the Registrar Office of the Dean of Students
Letters of Recommendation	Professors, Department Chairs
Letters Certifying Full Time Status	Office of the Registrar
Life Experience Credits	Office of the Dean of Faculties
Major Forms	Office of the Registrar Office of Advisement and Counseling (to be completed prior to graduation)
Make-Up Missed Final Exam	Course Instructor Dean of Advisement and Counseling
New York State Teacher's Exam	Department of Education
Official Transcripts	www.touro.edu/getmytranscript/ Office of the Registrar
Personal Problem	Office or Dean of Advisement and Counseling
Pre-Law Advisement	Professor Thomas Rozinski
Pre-Medical Advisement	Chair, Department of Biology
Professional Studies Information	Pre-Professional Advisors
Programs and Major Requirements	Faculty Advisors Office of Advisement and Counseling

Program Changes	Office of Advisement and Counseling, Office of the Registrar
Resume Assistance	Office of Career Services Staff
Report Change of Name	Office of the Registrar
Report Change of Address	<i>www.touroone.touro.edu</i> Office of the Registrar
Reporting a Crime on Campus	Security Officer at your location 1-88-Touro-911
Retroactive Withdrawal from Class	Committee on Academic Standing*
Security Issues	Office of the V.P. of Operations
State, Federal and Touro College Grants	Office of Financial Aid
Study Abroad Credits	Office of the Registrar
TAP Waiver	Committee on Academic Standing*
Transfer Credit Evaluation	Office of the Registrar (212) 463-0400, ext. 55654 <i>www.touro.edu/getmytranscript/</i>
Transcript Requests	Office of the Registrar
Tuition and Fees	Office of the Bursar
Tuition Payment Plans	Office of the Bursar
Tutoring	Resource Centers
Veterans Benefit Option	Office of the Registrar, Office of Financial Aid
Withdrawal from College	Office of the Registrar

* Formal, written petition with documentation required to be submitted through the Office of Advisement and Counseling

IMPORTANT OFFICES AND THEIR PHONE NUMBERS

Office of the Registrar

Main Campus (Manhattan)
(212) 463-0400

Flatbush Campus (Brooklyn)
(718) 252-7800, ext. 59225, 59248
Fax: (718) 253-6479

Lander College for Men (Queens)
(718) 820-4928

Lander College for Women
(Manhattan)
(212) 287-3520

Office of Financial Aid

Flatbush Campus, (Brooklyn)
(718) 252-7800, ext. 59231,
59259, 59331

Main Campus (Manhattan)
(212) 463-0400, ext. 55627

Neptune Avenue (NYSCAS)
(718) 885-8500, ext. 58547, 58548

Dean of Faculties

500 7th Avenue
New York, NY 10018
(646) 565-6000, ext. 55412, 55413
Fax: (212) 627-9054

Dean of NYSCAS

320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55423, 55400

Dean of Students

Flatbush Campus (Brooklyn)
(718) 252-7800, ext. 59234
Fax: (718) 253-9455

Main Campus (Manhattan)
(212) 463-0400, ext. 55421

Associate Dean of Students, NYSCAS

Main Campus (Manhattan)
(212) 463-0400, ext. 55513

Dean of Advisement And Counseling

Flatbush Campus (Brooklyn)
(718) 252-7800, ext. 59253

Associate Dean of Academic Affairs, NYSCAS

Main Campus (Manhattan)
(212) 463-0400, ext. 55350

Security Offices

Lydia Perez, Director
500 7th Avenue
New York, NY 10018
(212) 565-6000, ext. 55520

Title IX Coordinator

Matthew Lieberman
Compliance Officer
500 7th Avenue, 4th Floor
New York, NY 10018
(646) 565-6000, ext. 55667
matthew.lieberman@touro.edu

or, alternatively, the Chief Compliance Officer at *compliance@touro.edu*

IV. SCHOOL-SPECIFIC INFORMATION

Touro College has several different undergraduate divisions or schools. Information that is unique to each of them is provided on the following pages.

A. THE LANDER COLLEGES (FLATBUSH, QUEENS, MANHATTAN AND ISRAEL)

The Lander Colleges include several divisions: separate men's and women's divisions at the Avenue J campus in Brooklyn, a men's college in Kew Gardens Hills in Queens, and a women's college in Manhattan.

A1. ADMINISTRATION

THE LANDER COLLEGE OF ARTS AND SCIENCES IN FLATBUSH (LAS)

Executive Dean And Dean Of Students

The Executive Dean provides Leadership for the Lander College of Arts and Sciences and has oversight authority for the management of the College's Flatbush campus.

Robert Goldschmidt
1602 Avenue J, Room 202A
(718) 252-7800, ext. 59234
robertgo@touro.edu

Academic Dean

The Dean provides leadership and is responsible for academic quality, curricular offerings, faculty

supervision and the coordination of student services at the College's Flatbush campus. The Dean reports to the Dean of Faculties and the Executive Dean of LAS-Flatbush.

Henry Abramson
1602 Avenue J, Room 202B
(718) 252-7800, ext. 59333
henry.abramson@touro.edu

Additional Listings

Other administrators with significant responsibilities at the Flatbush campus are:

Avery Horowitz
Dean of Advisement and Counseling
1602 Avenue J, Room 202C
(718) 252-7800, ext. 59253
averymh@touro.edu

Regina Tekmyster
Senior Associate Registrar
1602 Avenue J, Room 217
Brooklyn, NY 11230
(718) 252-7800, ext. 59225
reginat@touro.edu

Edlira Agalliu
Director of Library
1602 Avenue J, Floor C1
Brooklyn, NY 11230
(718) 252-7800, ext. 59217
edlira.agalliu@touro.edu

THE LANDER COLLEGE FOR MEN (LCM)

Dean Of The College

The Dean of Lander College for Men in Kew Gardens Hills provides leadership and is responsible for academic quality and curricular offerings in that division of the College. This office is also responsible for a men's evening division at that location.

Moshe Sokol
75-31 150th Street, Room 310
Kew Gardens Hills, NY 11367
(718) 820-4888
moshe.sokol@touro.edu

Herbert Ratner
Assistant Dean
75-31 150th Street, Room 310
Kew Gardens Hills, NY 11367
(718) 820-4889
hratner@touro.edu

**THE LANDER COLLEGE FOR
WOMEN–THE ANNA RUTH
AND MARK HASTEN SCHOOL
(LCW)**

Dean Of The College

The Dean of Lander College for Women in Manhattan provides leadership and is responsible for academic quality and curricular offerings in that division of the college. The Dean of Lander College for Women reports to the Dean of Faculties.

Marian Stoltz-Loike
227 West 60th Street
New York, NY 10023
(212) 287-3507
marian.stoltz-loike@touro.edu

Naomi Kohl
Senior Director of Academics
and Student Affairs
227 West 60th Street
New York, NY 10023
(212) 287-3503
naomi.kohl@touro.edu

TOURO COLLEGE IN ISRAEL

Dean Of The College

The Dean of Touro College in Israel is responsible for the academic opportunities and student services provided at the location in Jerusalem.

Shmuel Klammer
11 Beit Hadfus Street
Givat Shaul, Jerusalem 95483
(02) 651-0090, ext. 2
shmuel.klammer@touro.edu

**THE TOURO YEAR ABROAD
ISRAEL OPTION**

**Resident Director For The
Israel Option**

The Resident Director of the College's Year Abroad Israel Option Program in Jerusalem coordinates registrations and provides academic advisement and career counseling and other support services to students completing a year of intensive Jewish studies in Israel. She also schedules visits by deans and faculty from New York.

Chana Sosevksy
Resident Director
Israel Option Program
11 Beit Hadfus Street
Givat Shaul, Jerusalem 95483
(02) 651-0090, ext. 3
chana.osevsky@touro.edu

ADVISEMENT/COUNSELING STAFF

The following is a listing of the professional advisement/counseling staff and the faculty advisors at the Lander Colleges. This list is subject to change, contact the dean at your campus for updates:

Avery M. Horowitz, PhD <i>Dean of Advisement and Counseling</i>	Flatbush Campus
Renee Blinder, LCSW, CASAC <i>Coordinator of Flatbush Advisement and Counseling</i>	Flatbush Campus
Joel Dickstein, PhD <i>Director, Office for Disabilities Services</i>	Flatbush Campus
Isabel Balson	Flatbush Campus
Pamela Goldstein	Flatbush Campus
Lisa Sheinhouse	Flatbush Campus
Robert Solomon, PhD	Flatbush Campus
Joshua Zilberberg, MSW <i>Advisors</i>	Flatbush Campus
Chana Sosevsky, PhD <i>Advisor for Overseas Students</i>	Touro College Israel (Jerusalem)
Naomi Klapper, LMHC	Lander College for Women
Aryeh Manheim, LCSW <i>Advisors</i>	Lander College for Men
Herbert Ratner <i>Assistant Dean</i>	Lander College for Men

FACULTY/PRE-PROFESSIONAL ADVISORS

Art	Atara Grenadir Maya Katz
Accounting and Business	Shammai Bienenstock Devorah Ehrlich Dorothy McAleer Chayim Herskowitz
Biology	Robert S. Bressler Kenneth Danishefsky Alan Levine
Chemistry/Physics	Evan Mintzer Ann Shinnar Tova Werblowsky
Computer Science	Shmuel Fink Yoni Robinson
Digital Media Design	Susan DeCastro
Economics	Michael Szenberg Morris Yarmish

Education/Special Education**Finance****Health Sciences and
Pre-Medicine/Pre-Dentistry****History****Languages & Literature &
Humanities****Judaic Studies****Marketing/Management****Mathematics/Actuarial Studies****Philosophy
Political Science****Pre-Law
Psychology****Sociology
Speech & Language Pathology**

Arthur Brezak
Joel Dickstein
Deborah Zelasko
Meyer Peikes
Kenneth Bigel
Menachem Rosenberg

Robert Bressler
Kenneth Danishefsky
Evan Mintzer
John Loike
Alan Levine
Filomena Califano
Brian Chiswell
Toba Singer
Tzvi Kaplan

Ira Gold
James M. Zarnowiecki
Joshua November
Itzhac Layosh
Samuel Hoenig
Yonasan Sacks
Susan Weissman
Ira Teich
Steven A. Rovt
Samuel Fuhrer
Basil Rabinowitz
David Wohl
Eli Cohen
Dean Moshe Sokol
David Luchins
Alan Mond
Thomas Rozinski
Mark Press
Naomi Klapper
Alan Perry
Rebecca Soffer
Mervin Verbit
Esther Hurley
Randi Sherman

A2. STUDENT ACTIVITIES

CAMPUS ORGANIZATIONS AND SOCIETIES

The following is a listing of campus organizations and academic societies that have held student activities in recent years:

- Accounting and Business Society
- Biology and Health Sciences Society
- Computer Science Society
- Political Science/Pre-Law Society
- Pre-Dental Society
- Speech-Language Pathology Society
- Psychology Society
- Pre-Medical Society

STUDENT NEWSPAPERS

Student newspapers are published at the Manhattan and Queens campuses. *The Orchard* is the official newspaper of the Lander College for Women in Manhattan. Students at the Lander College for Men in Kew Gardens Hills, Queens publish *The Lander Chronicle*.

All students are encouraged to contribute articles and to become involved in their respective campus newspapers.

FUNDRAISING

No student group or organization may solicit funds or contributions in kind for its own use or for any community or charitable purpose without receiving prior authorization in writing from the Office of the Dean of Students.

A3. SUPPORT SERVICES

TUTORING SERVICES AND WRITING CENTERS

Peer tutoring assistance is available free of charge. Peer tutors (usually seniors) can help students in such areas as Accounting, English, Mathematics Computer Science, and the Natural Sciences (Biology, Chemistry).

Writing Centers, staffed by faculty, exist at the Lander College in Flatbush, the Lander College for Women in Manhattan, and the Lander College for Men in Kew Gardens Hills.

SPECIALIZED COUNSELING

A specialist (Mrs. Renee Blinder, LCSW) is available to help students cope with substance and/or alcohol abuse problems, as well as other health and wellness issues. To reach this counselor, please call (718) 252-7800, ext. 59254, or speak to the advisor at your location. Another specialist (Dr. Joel Dickstein) assists students with disabilities. He can be contacted at (718) 252-7800, ext. 59273.

STUDENT LOUNGES

Lounges provide a space where students can relax between classes. Some lounges have food vending machines, where sushi, vegetable salads, wraps, sandwiches, snacks, and beverages can be purchased.

B. NEW YORK SCHOOL OF CAREER AND APPLIED STUDIES (NYSCAS)

The New York School of Career and Applied Studies (NYSCAS) was established in 2002 through the merger of two Touro College divisions: The School of General Studies and The School of Career and Applied Studies.

Through its network of neighborhood centers and sites, NYSCAS provides easily accessible facilities where students can earn associate's and bachelor's degrees in such areas as Liberal Arts, Human Services, Business, Computer Science, Biology, and many other fields of study.

NYSCAS also administers a network of neighborhood-based outreach sites to help students take their first steps toward a college degree.

B1. ADMINISTRATION

Dean Of NYSCAS And Associate Vice President For Undergraduate Education

The Dean is the chief academic officer of the New York School of Career and Applied Studies (NYSCAS). The Dean provides leadership and is responsible for academic quality and curricular offerings of NYSCAS. As part of his responsibilities, he supervises the administration of all locations and extension sites of NYSCAS.

Judah Weinberger
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55423
judah.weinberger6@touro.edu

Associate Dean Of Academic Affairs, NYSCAS

The Associate Dean supervises academic affairs throughout NYSCAS. He also directly supervises the faculty at the Manhattan campuses and has particular responsibility for developing semester course schedules and staffing classes. Student issues and requests which should be brought to the attention of the Associate Dean of Academic Affairs include course conflicts, requests for independent studies as tutorials, petitions to add new courses to the curriculum, and grade appeals after departmental channels have been exhausted.

Christopher Schnupp
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55350
Fax: (212) 534-2266
christopher.schnupp@touro.edu

Associate Deans Of NYSCAS

The Associate Deans of NYSCAS are responsible for the entire range of administrative policies governing the School in Brooklyn, Manhattan, and Queens locations respectively. Site coordinators/student service associates at each location report directly to them.

Lenin Ortega
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55440
lenin.ortega@touro.edu

Ella Tsirulnik
360 Neptune Avenue
Brooklyn, NY 11235
(718) 885-8500, ext. 58510
ella.tsirulnik@touro.edu

Associate Dean Of Students, NYSCAS

The Associate Dean of Students of NYSCAS maintains liaison with student associations and the Faculty Advisors of student activities, and imposes disciplinary sanctions for violations of College regulations, particularly the Student Code of Conduct and Academic Integrity. In his role as ombudsman, the Associate Dean investigates student grievances and makes recommendations for remedial action when appropriate.

Timothy Taylor
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55513
timothy.taylor@touro.edu

NYSCAS ADVISEMENT

Academic advisement and counseling services are provided at all NYSCAS branch campuses and extension centers. Additionally, faculty in academic departments provide specialized advisement about their fields and majors.

Dean Of Advisement And Counseling

The Dean of Advisement coordinates and supervises advisement and counseling, as well as career and substance abuse education, for NYSCAS locations.

Avery M. Horowitz
1602 Avenue J, Room 211B
Brooklyn, NY 11230
(718) 252-7800, ext. 59253
averymh@touro.edu

Director Of Advisement, NYSCAS

The Director of Advisement coordinates and supervises advisement and counseling as for NYSCAS locations.

Sophia Volfson
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55509, 55510
sophia.volfson@touro.edu

Academic Advisors And Counselors NYSCAS

The following are advisors/counselors in NYSCAS:

Avery M. Horowitz,
Dean of Advisement and
Counseling

Sophia Volfson,
Director of Advisement

Rachel Baror,
Disabilities Services

Linda Boateng	Manhattan
Michelle Coppin	Manhattan
Nindranie Jaiprashad	Manhattan
Helen Li	Manhattan
Tammie Moore	Manhattan
Marina Kondrashova	Neptune
Renate Ross	Neptune
Anna Veretlinaya	Neptune
Vladimir Shapiro	Avenue J
Barry Katz	Kings Highway
Galina Reznikova	Kings Highway
Ilene Rubenstein	Starrett City
Leo Safyan	Starrett City
Zilpa Rubinova	Forest Hills

Laura Rusakova	Forest Hills
Galina Kruglyansky	Staten Island
Renee Blinder	Avenue J;
	Credentialed Alcohol and
	Substance Abuse Counselor
Willie Evans	Manhattan;
	Substance Abuse Specialist
Zena Schechter	Neptune;
	Career Guidance

Career Services, NYSCAS

Adriana Jimenez-Garcia,	
Director of Career Services	
	Manhattan
Maksim Paliyev,	
Director of Placement	
	Kings Highway

Faculty Advisors, NYSCAS

Business & Accounting	Sabra Brock
Biology	Brian Chiswell,
	Robert Bressler
Business & Economics	Sabra Brock
Chemistry & Physics	Filomena Califano
	Robert Fardon
Communication	Gena Bardwell
Computer Science	Payam Bina
	Arjun Mahat
Criminal Justice	Angeliki Leventis
Education	Lena Richardson
English as a Second Language	Frada Harel
Health Sciences, Human Services	Gerald David
	Cynthia Swangin
Languages & Literature	Frada Harel
	William Lewis
Mathematics	Warren Kunz
	Isabella Ashurova
Multimedia Design	Susan DeCastro
Paralegal Studies	Brent Cutler
Pre-Law	Thomas Rozinski

Psychology	Carole Beckford
	Gerald David
Social Science/Political Science	Leon Perkal
Sociology	Mervin Verbit

B2. STUDENT ACTIVITIES

CAMPUS CLUBS AND SOCIETIES

The following is a listing of campus clubs and academic societies that have held student activities in recent years:

- Basketball Touro Tornados
- The American Society for Biochemistry and Molecular Biology / NYSCAS Student Chapters
- Psychology Club
- Computer Club
- Communication Club
- Psi Chi Honors Society
- Paralegal Club / Student Chapter of the Association of Certified Fraud Specialist

B3. ADMINISTRATIVE POLICIES AND SUPPORT SERVICES

LEARNING RESOURCE CENTERS AND TUTORING

Learning Resource Centers offer students academic support. They can help with academic assignments and developing learning strategies for approaching coursework. Tutoring services and the writing center are available, free of charge.

Tutoring services are available in many academic subject areas. Students can meet with tutors at any Touro campus.

Throughout Touro campus buildings, there are signs posted with contact information for specific tutors. Tutors may visit classes at the beginnings of semesters to describe their services. Students who receive tutoring from the College are more likely to get higher grades, so students should not pass up this opportunity.

Students can contact the Office of Learning Resource and Tutoring Center to find out which tutors work at their campuses, or call tutors directly at the phone numbers posted in each campus building.

STUDENT LOUNGES

Lounges in some locations provide spaces where students can relax between classes. Some of the lounges have food vending machines, dispensing snacks and cold drinks.

WHO'S WHO

Every year NYSCAS faculty and staff nominate a small group of students for inclusion in "Who's Who Among Students in American Universities and Colleges."

Nominees must have a high grade point average index combined with a strong commitment to serve their college. Only juniors and seniors in baccalaureate programs are eligible for this honor. Therefore it is desirable that students who want to achieve this goal should focus strongly on academic excellence, beginning with their freshman year.

SERVICE AND SPECIAL RECOGNITION AWARDS

Each year service awards are given to

students at the graduation ceremonies. Faculty and staff nominate students who have performed an exceptional service or who have made special contributions to Touro College. Students who are full-time employees of the College or who are work-study students are eligible for this award provided their contribution is outside the job for which they are being paid. In addition, a special recognition award may be granted by faculty and staff to a baccalaureate candidate who has overcome personal adversity and has succeeded in pursuing the degree to its completion.

SUBSTANCE AND ALCOHOL ABUSE COUNSELING

Specialists are available to help students cope with substance and/or alcohol abuse problems, as well as other health and wellness issues. To reach these counselors, please call (212) 463-0400, ext. 55513 for Manhattan sites or (718) 252-7800, ext. 59254 for Brooklyn locations.

DRINKING AT SOCIAL GATHERINGS

Alcoholic beverages may be served at NYSCAS-sponsored social events subject to the following restrictions:

1. No fewer than two school officials, responsible for enforcing school policy, must be present on the premises where alcohol is served.
2. No alcoholic beverages will be served to anyone under twenty-one years of age (ID required).
3. No straight-up drinks. All drinks (except beer) will be mixed either with soda or juice.
4. No more than three beers or three

drinks per person.

5. No sale of alcoholic beverages after midnight.
6. No alcohol will be served to anyone who appears to be intoxicated, to anyone who acts in a loud, lewd, or boisterous manner, or to anyone with a known history of such conduct.

C. SCHOOL FOR LIFELONG EDUCATION (SLE)

The School for Lifelong Education offers innovative and individualized programs for non-traditional, motivated, career-minded adults pursuing AA, BA, and BS degrees. The School is based in Borough Park, Brooklyn.

ADMINISTRATION

The Director and Assistant Dean of the School for Lifelong Education are responsible for administrative and academic governance, as well as developing personalized degree plans. They report to the Dean of Faculties.

Shoshana Grun

Director

(718) 871-6187, ext. 30012

sgrun@touro.edu

Briandy Stern

Assistant Academic Dean

(718) 871-6187, ext. 30013

briandy.stern@touro.edu

Janet Lazarus

Administrative Assistant

(718) 871-6187, ext. 30026

janet.lazarus5@touro.edu

SLE is located at:

1273 53rd Street

Brooklyn, NY 11219

ADVISORS

Academic Development and Planning

Sheila Markson

Joel Schwartz

Shoshana Tanenbaum

DISABILITIES SERVICES

Elie Cohen

Coordinator of Disability of Service

(718) 871-6187, ext. 30029

elie.cohen@touro.edu

D. INSTITUTE FOR PROFESSIONAL STUDIES (IPS)

The Institute for Professional Studies offers programs for non-traditional students in Brooklyn. Its programs lead to certificates and associate's degrees.

ADMINISTRATION

The Director of the Institute for Professional Studies is responsible for administrative and academic governance, focusing on admissions, student affairs, and curriculum development. The program director reports to the Dean on all academic matters.

Henry Abramson

Dean

2002 Avenue J

Brooklyn, NY 11210

(718) 535-9333

henry.abramson@touro.edu

Esther Braun
Program Director
2002 Avenue J
Brooklyn, NY 11210
(646) 495-3816, ext. 59410
esther.braun@touro.edu

Florence Cohen
Director of Recruitment
2002 Avenue J
Brooklyn, NY 11210
(646) 495-3816, ext. 59405
florence.cohen@touro.edu

ACADEMIC AND CAREER COUNSELORS

The academic and career counselor in IPS is:

Diana Yusufova
2002 Avenue J
Brooklyn, NY 11210
646-495-3816 ext. 59426

V. FINANCIAL AID

A. UNDERGRADUATE STUDENTS

The Touro College and University System is committed to helping students afford the opportunity for a valuable education. In order for Touro to determine eligibility for its financial aid programs, all students (except international students) must complete the Free Application for Federal Student Aid (FAFSA) at <https://fafsa.ed.gov>. Financial aid is provided through college, state, and federal funds for scholarships, grants, loans, and employment. Awards are designed to recognize scholastic achievement, service, and/or

demonstrated need. The variety of financial aid programs available allows many students to greatly reduce their educational costs while attending Touro.

It is the student's responsibility to request, complete, and submit all forms with necessary documentation for all financial aid programs, including scholarships, in a timely manner. Students who would have otherwise been eligible may not receive funding when they fail to timely submit documents. All financial aid programs are subject to availability and funding levels.

Financial aid awards are not guaranteed and may be reduced or cancelled after being offered or disbursed to students. Financial aid awards are subject to all revisions in federal, state and institutional policies, availability of funds, changes in enrollment, changes in housing status, as well as updates in FAFSA information, failure to meet minimum grade requirements, failure to complete the semester, and failure to timely submit all required documentation.

Students must meet Satisfactory Academic Progress (SAP) requirements at all times in order to receive and retain financial aid.

Because of the nature of federal, state and institutional guidelines affecting financial aid programs, the information contained in this catalog is subject to change. For further information about available financial aid programs and whether you meet eligibility requirements please contact:

<https://fafsa.ed.gov/>- federal website for submitting the Free Application for Federal Student Aid

<https://studentloans.gov/> - federal website for student and parent loan applications and information

https://www.nslds.ed.gov/nslds/nslds_SA/ - federal website for reviewing the student's financial aid history

<https://www.csac.ca.gov/cal-grants> - state website for California students to apply for various grants

<http://www.isac.org/students/> - state website for Illinois students to apply for various grants

<https://www.hesc.ny.gov/> - state website for New York students to apply for various grants

FINANCIAL AID SELF-SERVICE AND STUDENT ADMINISTRATIVE SERVICES HELPDESK

Financial aid is an enabling element in your educational pursuit. To that end, Touro has implemented the Touro One student portal. With this system, you can review your financial aid awards in real-time, accept or reject loan-based financial aid, gain insight into what might be delaying your financial aid, and much more. You can also register and pay your bill via the student portal.

Visit touroone.touro.edu.

As part of our Financial Aid Self-Service TouroOne tool, our student services helpdesk aims to assist all students in the Touro College and University System with their student services questions.

You can contact the helpdesk via email at help@touro.edu.

FEDERAL APPLICATION REQUIREMENTS AND PROCEDURES

All students who wish to apply for financial aid must complete a Free Application for Federal Student Aid (FAFSA or a Renewal FAFSA) and submit it to the U.S. Department of Education (ED) once for each academic year. The FAFSA can be completed online at <https://fafsa.ed.gov/>. Applications become available on October 1 for the upcoming school year that begins with the following summer semester. For example, for the 2019-2020 academic year (which includes the summer 2019, fall 2019 and spring 2020 semesters) the FAFSA was available on October 1, 2018.

Financial aid funding is designed to help bridge the gap between the cost of attending a college and the student's (and parent's, when applicable) available resources. Most awards are determined by need. Please note, financial need has no bearing on admission decisions. Touro administers federal, state, institutional and local sources of aid, as detailed in the following pages.

Students who wish to apply for scholarships, grants, work-study and/or parent and student loans are required to complete the FAFSA. The college codes to be used on the FAFSA for Touro's locations are listed below.

The FAFSA is available online at <https://fafsa.ed.gov/>. For maximum consideration for all types of financial aid, students should file their FAFSA applications as soon as possible after October 1st of each year at <https://fafsa.ed.gov/>, or download the

FAFSA mobile app on iOS or Android.

1. Do not wait until you submit your admission's application to file your FAFSA
2. Ensure that your social security number is correct on your FAFSA because this error is difficult to correct
3. Use the Internal Revenue Service's (IRS) Data Retrieval Tool to complete your FAFSA if possible
4. Make sure your answers on the FAFSA are accurate and remember that it is mandatory to resubmit the FAFSA for each year you are enrolled in college
5. If you have any questions, don't hesitate to ask your financial aid office for help or call 1.800.4FED.AID

REQUIREMENTS FOR TITLE IV (FEDERAL) FINANCIAL AID

In order to qualify for Federal Financial Aid, students:

- Must be accepted into one of Touro's degree granting programs and must be fully matriculated in that program.
- Must have a high school diploma or its recognized equivalent, such as a general educational development or GEDN certificate or have completed home schooling

at the secondary level as defined by state law.

- Must be making satisfactory academic progress toward their degree.
- Must be enrolled at least half time to receive aid from the Stafford and PLUS loan programs.
- Must not have been convicted of possession or sale of illegal drugs for an offense that occurred while receiving federal financial aid (see Question 23 on the FAFSA for additional eligibility information).
- Incarcerated students are not eligible for federal student loans but are eligible for Federal Work Study and Federal Supplemental Educational Opportunity Grants. They are also eligible for Pell Grants if not incarcerated in a federal or state penal institution.
- Must not be in default on a prior federal student or parent loan that has not been rehabilitated. Contact the Office of Financial for loan rehabilitation information.
- Must be a U.S. citizen or permanent resident or other eligible non-citizen.
- Must have a valid Social Security Number.
- Male students are required to be registered with Selective Service to be eligible for federal financial aid

State	Touro Location	College Code
California	Touro University California (TUC)	041426
California	Touro University Worldwide (TUC)	041425
Illinois	Hebrew Theological College (HTC)	001685
Nevada	Touro University Nevada (TUN)	041426
New York	New York Medical College (NYMC)	002784
New York	All locations except NYMC	010142

funds. (A male student is not required to register if he is below the age of 18, or was born before January 1, 1960.)

- With the exception of unsubsidized Stafford Loans and PLUS Loans, all other federal student aid requires students to demonstrate financial need.

FEDERAL VERIFICATION REQUIREMENTS

When the FAFSA is filed, the federal government reviews the data submitted and selects certain applications for a process called Verification. Generally, approximately thirty percent of FAFSA are selected for verification. The verification process helps the federal government to ensure that students' information is accurate and that they receive all funds for which they qualify. If a student's application is selected, the student, his or her spouse and/or parents must submit documents that support the information supplied on the FAFSA to the Touro's Office of Financial Aid. This usually includes copies of the appropriate year's IRS Tax Transcripts, a Verification Worksheet (supplied by Touro) and other supporting documentation as required.

In its review of financial aid files Touro also selects students for verification. Students who are selected for institutional verification are subject to the same rules as those who were selected by the federal government.

At times students submit documents and information that contradicts that already provided to Touro. When contradictory information is submitted,

the Office of Financial Aid is required by law to resolve the conflict. Resolution of contradictory information typically requires that the student submit additional documents, which lengthens the verification process.

As part of the federal Verification process, Touro may also request proof of High School Completion (or its recognized equivalent), proof of the receipt of Supplemental Nutritional Assistance Program benefits (SNAP), and/or proof of child support payments. Students may also be requested to appear in person and provide government issued photo identification and sign a Statement of Educational Purpose.

The Touro Office of Financial Aid will review the information on the FAFSA and make required corrections where necessary. This process may change a student's financial aid eligibility. Students will be notified if corrections result in a change in eligibility.

Students are advised as to due dates for submission of their documents and information in individual communications about verification. Students (and parents, if applicable) who fail or refuse to complete verification are ineligible for financial aid, including loans.

REQUIREMENTS FOR DETERMINATION OF INDEPENDENT STUDENT STATUS FOR PURPOSES OF FEDERAL STUDENT AID

To be considered an independent student for any federal (and some state) financial aid programs, students must meet one of the following criteria:

- A. Age 24 or older as of Dec. 31 of the award year
- B. For students under 24, one of the following criteria must be met:
- Orphan, foster child, or ward of the court at age 13 or older
 - Veteran or currently engaged in active duty in the U.S. armed forces for purposes other than basic training
 - Have legal dependents other than a spouse for whom he/she provides more than 50 percent financial support
 - Enrolled in a graduate or professional program
 - Married student (at the time the FAFSA is signed)
 - Classified by the Office of Financial Aid as independent because of other unusual circumstances that have been fully documented and are consistent with federal regulations
 - Have had a legal guardian as determined by a state court
 - An unaccompanied youth who is determined to be homeless, or at risk of being homeless, by a school district, shelter director, or the U.S. Department of Housing and Urban Development
 - Emancipated minor as determined by a court in his/her state of legal residence

Students who do not meet the above federal definition of an independent student and who have extenuating circumstances may request consideration for a Dependency Override. In such cases, Touro will require additional certification and

documentation to determine that a student is independent for purposes of the federal financial aid programs. A determination of independent student status for federal financial aid purposes does not automatically translate to the same determination for state aid programs and vice versa. Nor does this determination guarantee that an applicant will receive additional financial aid that is sufficient to meet the cost of attendance. The Touro's Office of Financial Aid has the right to adjust or change the determination of independent student status when conflicting information exists.

Touro reserves the right to revise its financial aid programs. All programs are subject to change due to modifications in government or institutional policies. Additional criteria and information may be obtained from the Office of Financial Aid. Students are responsible for reading the Financial Aid Terms & Conditions before deciding to accept or reject their financial aid. View the disclosures at View the disclosures within your account in the Touro One Portal.

TUITION PAYMENT PLANS

Tuition payment plans are available. Please direct all inquiries to the Office of the Bursar.

EMPLOYEE BENEFITS/ TUITION REMISSION

Tuition remission is extended to full time faculty and staff, their spouses and dependent children. Anyone in default of a student loan is excluded from receiving this benefit. Students taking undergraduate classes will receive up to 100% tuition remission. Students taking classes at the graduate or professional

level will receive up to 25% tuition remission.

Touro's full-time employees who wish to attend classes at Touro and take advantage of the Employee Benefits Tuition Remission policy must:

- Complete an Employee Benefits Tuition Remission form prior to the start of each semester they are planning to attend school; and
- File a FAFSA and submit federal and state tax returns along with documentation of all other sources of income.

Once the financial aid office verifies eligibility, has the Pell and TAP awards (Pell and TAP awards are limited to undergraduate students) on hand and can verify registration, the tuition remission amount will be entered. Tuition Remission is extended to full-time faculty and staff, their spouses and dependent children. Anyone in default of a student loan is excluded from receiving this benefit.

B. FEDERAL GRANTS: UNDERGRADUATE STUDENTS

FEDERAL PELL GRANT

The Federal Pell Grant is for undergraduate, matriculated students who are enrolled in at least one credit and meet the financial need guidelines of the program. Eligibility for the Federal Pell Grant is limited to students who have not received their first bachelor's degree or its equivalent.

Students are required to file the

Free Application for Federal Student Aid (FAFSA) and will receive the results of their FAFSA directly from the Federal Processing Center. Shortly thereafter, the Office of Financial Aid receives the same information electronically. Awards are based on the Expected Family Contribution (EFC) as determined by a federal methodology, the Touro Cost of Attendance (COA), the number of credits attempted in each semester, and the federal appropriation for the program, as determined by Congress.

To maintain eligibility for the Federal Pell Grant, students must apply by submitting the FAFSA annually, continue to meet the financial need guidelines and eligibility rules, and maintain the minimum satisfactory academic progress standards as established by the federal government and Touro. Students must also not be in default on any student loan or owe a repayment of federal grant funds for attendance in a prior period. Students may not receive a Federal Pell Grant from more than one institution at a time.

PELL GRANT LIFETIME ELIGIBILITY USED (LEU)

The U.S. Department of Education (ED) has established regulations that reduce the duration of a student's lifetime eligibility to receive a Federal Pell Grant to 12 full-time semesters (six years or its equivalent). This change was effective with the 2012-2013 Award Year and applies to all students eligible for Federal Pell Grants. If the institution receives notification from ED that a Federal Pell Grant applicant has reached, or is close to the lifetime maximum award, the institution will

notify the student and adjust all awards as necessary.

FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) program provides need-based grants to assist low-income undergraduate students in financing the costs of postsecondary education and may be available to students who are eligible for Federal Pell Grants. Federal funds are limited for this program; only applicants who demonstrate the greatest financial need are considered for FSEOG.

FSEOG is awarded by the Office of Financial Aid. Students must file a FAFSA as part of the application process for FSEOG. Eligibility is determined annually based on results from the FAFSA and available funds. Students must maintain satisfactory academic progress as determined by the applicable Touro degree program rules to receive FSEOG.

FEDERAL WORK-STUDY: UNDERGRADUATE AND GRADUATE STUDENTS

Touro participates in the federally funded Federal Work-Study (FWS) Program. The FWS Program provides both on- and off- campus jobs to eligible undergraduate and graduate students who wish to earn money to help cover their educational expenses. Students who work on campus are employed by Touro. Students who receive off-campus placements will usually be employed by a private non-profit organization or a local, state or

federal public agency. The work performed must be in the public interest. If the off-campus job is with a private-sector employer, then the job should be related to the student's course of study.

Participation in the FWS program is determined by student eligibility, need, available funding and job availability. Touro is responsible for selecting recipients and determining award amounts. The FWS hourly wage is at least the minimum wage. Students are currently permitted to work up to 20 hours per week when school is in session and up to 30 hours per week when school is not in session.

Interested students should complete the Free Application for Federal Student Aid (FAFSA) at <https://fafsa.ed.gov/> and indicate a desire to participate in the Federal Work Study Program on the FAFSA application. The Office of Financial Aid determines the student's eligibility based on demonstrated financial need and availability of FWS funds. Eligible students who would like to participate in the FWS Program must accept the offer of assistance and contact the Office of Financial Aid. If a student fails to contact the Office of Financial Aid by the first week in October for the fall semester, or the first week in February for the spring semester, there is a risk that the FWS award may be cancelled. Funds are limited and there is usually a waiting list of students who would like to obtain positions.

Please be aware that the amount of FWS indicated in the student's portal is not deducted from the student's tuition bill, but rather reflects the amount of money available for the student to earn

under the program. It is the student's responsibility to obtain a job through the Office of Financial Aid. Renewal is dependent upon continued demonstration of financial need, availability of federal funds and maintenance of the minimum academic standards established by the U.S. Department of Education and Touro. Students are required to file the FAFSA and indicate a desire to participate each year for continued determination of eligibility.

In order to begin working in the FWS program students must complete and submit various documents and information. The documents and information must be reviewed and approved by the Office of financial aid and other Touro departments. Students who complete hours before being officially approved to participate in the FWS program will not have been added to the payroll system and any hours will be considered to have been volunteered. Students cannot be retroactively paid for any hours they completed before their eligibility to work was established. Until students have received official approval (as detailed in FWS documents and instructions) from Touro to begin working they cannot and will not be paid for any hours they might voluntarily complete.

C. LOANS: UNDERGRADUATE STUDENTS

Federal Perkins Loans

Touro previously participated in the Federal Perkins Loan Program,

which ended on June 30, 2018. Perkins was a fixed-rate, low interest (5%) educational loan offered to undergraduate and graduate students with exceptional financial need such as students with the lowest Expected Family Contribution (EFC). Eligibility was based on financial need as determined by federal calculations from the FAFSA. Legislated loan limits were up to \$5,500 for each year of undergraduate study (undergraduate aggregate limit was \$27,500).

No interest accrues while the student is attending school at least on a half-time basis. Repayment begins for existing Perkins Loan borrowers nine months after graduation, or after a student drops below half-time status. For first-time loans disbursed after Oct. 1, 1992, the borrower will make minimum monthly payments of \$40. Borrowers are allowed up to ten years to repay the loan depending on the amount borrowed. An additional extension is permitted for low-income borrowers.

As of June 30, 2018, all colleges, including Touro, stopped disbursing Perkins loans and were not permitted to make any additional payments to students.

FEDERAL DIRECT STAFFORD LOANS

The William D. Ford Federal Direct Stafford Student Loan Program is sponsored by the U.S. Department of Education (ED), offers low interest rates with a variety of repayment terms. The loan is not credit based and only requires that student's meet specific eligibility requirements. All students must file a FAFSA in order for the Office of Financial Aid to determine

eligibility for a Federal Direct Stafford Loan. Depending on enrollment status, FAFSA results, Cost of Attendance and other factors, an amount and type (Subsidized or Unsubsidized) of Federal Direct Stafford Loan will be awarded to eligible students. The federal government is the lender for student or parent loans received through the Federal Direct Stafford Loan Program.

As a result of regulatory changes affecting loans first disbursed on or after July 1, 2012 through July 1, 2014, the federal government has eliminated the grace period interest subsidy on Federal Direct Subsidized Stafford loans (the period immediately following graduation, withdrawal or less than half-time attendance and prior to the repayment start date). The federal government will continue to pay interest that accrues on the Direct Subsidized Stafford Loan during in-school and other eligible deferment periods.

The federal government does not pay interest on Direct Unsubsidized Stafford Loans at any time. Students have the option to pay interest on the unsubsidized portion of a Direct Stafford loan while in school, or during other eligible periods of deferment or let interest accrue until repayment begins. Deferred interest payments on Direct Unsubsidized Stafford Loans will be added to the principal loan amount and capitalized by the lender (meaning accrued interest will be added to the principal amount borrowed at repayment).

Applicants must be enrolled at least half-time to be eligible for a Federal Direct Stafford Loan and to maintain eligibility for in-school deferments

(minimum six credits per semester, with all credits applicable to the degree program of study).

Subsidized Federal Direct Stafford Loan

Undergraduate students who borrow a need-based Federal Subsidized Stafford Loan benefit from the federal government paying the interest while they are in school or in deferment. These loans are called Subsidized Federal Stafford Loans because the government subsidizes (or pays) the interest on these loans until the student's repayment begins.

As of the 2012-2013 academic year, graduate students are no longer eligible to receive Federal Direct Subsidized Stafford Loans.

Unsubsidized Federal Direct Stafford Loan

Both undergraduate and graduate students may qualify for Unsubsidized Federal Stafford loans. The federal government does not pay interest on students' behalf for these loans. Students are responsible for the interest that accrues on the loan during their period of enrollment, during the grace period, and during periods of repayment authorized for deferment. There are two ways to pay interest during these periods:

1. The students may make monthly or quarterly payments to their lender.
2. The student and lender may agree to add the interest to the principal of the loan, but no more often than quarterly (this is called capitalization). If the student does not make interest payments on schedule while in school or

authorized periods of deferment, the interest will be capitalized.

Loan amounts will be disbursed in multiple payments sent to the school and made co-payable to the student and to Touro.

Borrowers are given a six-month grace period after they graduate, leave school or drop below half time. Subsidized loan borrowers do not have to pay principal or interest during that period (unless they previously used their grace period). Unsubsidized loan

borrowers will be responsible for the interest during the six months grace period. Borrowers will be notified of the date repayment begins but are responsible for beginning repayment on time regardless of whether they receive notification.

The following chart describes annual and aggregate maximum eligibility for the Federal Direct Stafford Loan Program, based on dependency status and grade level.

ANNUAL AND AGGREGATE FEDERAL DIRECT STAFFORD LOAN LIMITS

<i>Dependent Undergraduate</i>						
	Freshman	Sophomore	Junior	Senior	Aggregate Limit	
Stafford (Subsidized / Unsubsidized)	\$3,500	\$4,500	\$5,500	\$5,500	\$23,000	
Additional Unsubsidized Stafford	\$2,000	\$2,000	\$2,000	\$2,000	\$8,000	
Total Stafford	\$5,500	\$6,500	\$7,500	\$7,500	\$31,000	
<i>Independent Undergraduate/Dependent Undergraduate with PLUS Denial</i>						
	Freshman	Sophomore	Junior	Senior	Aggregate Limit	
Stafford (Subsidized / Unsubsidized)	\$3,500	\$4,500	\$5,500	\$5,500	\$23,000	
Additional Unsubsidized Stafford	\$6,000	\$6,000	\$7,000	\$7,000	\$34,500	
Total Stafford	\$9,500	\$10,500	\$12,500	\$12,500	\$57,500	
<i>Graduate</i>						
	Graduate Limit	Aggregate Limit				
Unsubsidized Stafford	\$20,500*	\$138,500				
*Ineligible for Subsidized Stafford Loans first disbursed on or after July 12, 2012						
<i>Federal Perkins Loan Program</i>						
	Freshman	Sophomore	Junior	Senior	Aggregate Limit	Interest Rates
Perkins	Up to \$5,500 per academic year \$11,000 aggregate 0-62 credits				\$27,500	5%

Through the possible combination of Subsidized and Unsubsidized Direct Stafford Loans, every student meeting all academic and eligibility requirements should be able to participate in the Federal Direct Stafford Loan Program. Information about the William D. Ford Direct Loan Program can be found at Touro's Office of Financial Aid and at <https://studentloans.gov/>.

Regulations also require the Office of Financial Aid to offer financial aid based on the results of the needs analysis from the FAFSA (calculated by the federal government) and to perform an eligibility file review for every student applying for the Federal Direct Stafford Loan. The Office of Financial Aid must review each application and will recommend an amount according to the number of credits attempted, the number of credits completed, the grade level, the cost of attendance, the outside resources available to each student and the expected family contribution (as derived from the FAFSA). Loan repayment will not be required while the student maintains at least half-time attendance (minimum six credits per semester, with all credits applicable to the degree program of study). Repayment of principal and interest begins six months after the student leaves school or drops below half-time attendance.

Effective for Federal Direct Stafford Loans first disbursed on or after July 1, 2006, the interest rate is fixed. Prior to this date, Federal Direct Stafford Loan interest rates were variable. Federal Direct Loan interest rates change from year to year (in July)

and may also change specifically for one type or the other; Subsidized or Unsubsidized, Graduate or PLUS. Students who received loans prior to the aforementioned dates and who still have balances outstanding on those loans will continue with the interest rate rules in effect at the time of their original loans. Borrowers will be charged an origination fee also. The Origination Fee represents the lenders (the federal government) fee for making the loan.

Below is a table of current interest rates (as of July 1, 2018) and origination fees (as of October 1st, 2019), by loan type:

	Origination Fee	Interest Rate
Undergraduate Subsidized Stafford	1.059%	4.53%
Undergraduate Unsubsidized Stafford	1.059%	4.53%
Graduate Unsubsidized Stafford	1.059%	6.08%
Parent PLUS	4.236%	7.08%
Graduate PLUS	4.236%	7.08%

Public Law 112-141 also includes a new limit on eligibility for Direct Subsidized Stafford Loans for new borrowers on or after July 1, 2013. On or after July 1, 2013 a borrower will not be eligible for new Direct Subsidized Stafford Loans if the period during which the borrower has received such loans exceeds 150 percent of the

published length of the borrower's educational program. The law also provides that a borrower reaching the 150 percent limit becomes ineligible for interest subsidy benefits on all Direct Subsidized Stafford Loans first disbursed to that borrower on or after July 1, 2013.

Information about the William D. Ford Federal Direct Loan Program can be found at <https://studentloans.gov/> or by contacting the Office of Financial Aid.

FEDERAL DIRECT PLUS LOAN PROGRAM

The Federal Direct PLUS Loan is an unsubsidized loan for the parents of dependent students or for graduate/professional students. PLUS Loans help pay for education expenses up to the cost of attendance minus all other financial assistance. The application process includes a credit approval requirement and interest is charged during all periods, including eligible periods of deferment.

Creditworthy borrowers (Graduate students or the parents of Dependent students) may borrow up to the full Cost of Attendance (COA) minus any other aid received by the student. Repayment begins 60 days after the last disbursement is made and can be deferred by contacting your loan servicer to request a deferment. Direct PLUS Loans can be deferred while the parent borrower or child, or graduate student is enrolled at least half-time and for an additional six months after the child or graduate student ceases to be enrolled at least half-time. If the Direct PLUS Loan is deferred, interest will accrue on the loan during the

deferment. You may choose to pay the accrued interest or allow the interest to capitalize when the deferment period ends. Your loan servicer will notify you when your first payment is due. Information about the William D. Ford Federal Direct Loan Program can be found at <https://studentloans.gov/>.

Previous PLUS loan borrowing will be governed by rate rules in effect at the time of borrowing. There is an origination fee that will be deducted from the principal amount borrowed. When denied, applicants may reapply with a creditworthy endorser. Alternatively, students whose parents have been denied the Direct PLUS loan (based on credit), may apply for an additional \$4,000 (first-year and second-year students) or \$5,000 (third-year students and beyond) Direct Unsubsidized Stafford Loan (described under the subheading for Federal Direct Stafford Loans). The benefit of additional Unsubsidized Stafford eligibility does not apply to Graduate students whose Direct Graduate PLUS application has been denied due to credit.

Federal Direct Parent Loans for Undergraduate Students

A borrower under the PLUS program must be the parent of a financially dependent undergraduate student. Students' eligibility criteria are comparable to those for Stafford Loans. The parent borrower must not have an adverse credit history. Borrowers who are denied the PLUS loan may reapply with a cosigner; or the student may be eligible to borrow an unsubsidized loan. The amounts borrowed for any academic year cannot exceed the student's Cost of Attendance (COA)

less all other financial aid received. To apply for the PLUS loan the borrower must sign a Master Promissory Note (MPN) agreeing to repay the loan. Repayment must begin sixty days after the loan is disbursed. Parents may apply for deferments by contacting their lending institution.

Students and parents should note that Touro can refuse to certify a loan application, or can certify a loan for the amount less than the students' parents would be eligible for, if the institution documents its reason for the action and informs the parents of the reason in writing. Touro's decision in such cases is final and cannot be appealed to the U.S. Department of Education.

For detailed information regarding the rights and responsibilities of a borrower, deferment, or cancellation, please visit <https://studentloans.gov> or consult with a financial aid administrator.

All students are required to complete an Entrance Interview prior to receiving Federal Direct Loans. Students who borrow are required to complete an Exit Interview when they graduate, cease enrollment or drop below half-time.

PRIVATE LOANS

In addition to the above loans, students and parents may apply for private loan programs. These loans are not need-based, require a credit check and may require other evaluations of the borrower's credit-worthiness. Alternative loans may require that the borrower apply with a co-signer.

Students who owe balances from prior years or who are ineligible for

federal loans may wish to explore private loan funding.

Touro is not affiliated with any private educational lender and encourages students to use all federal and state funding prior to seeking funds from private educational lenders. The Office of Financial Aid will offer advice to students on resources to finance their educational expenses.

D. INSTITUTIONAL PROGRAMS: FINANCIAL AID AND UNDERGRADUATE STUDENTS

FINANCIAL AID FOR CONSORTIUM AGREEMENTS

Touro students who want to attend other institutions in the United States or abroad for a semester or more) may be able to use federal financial aid under a consortium agreement. Students must be approved by their respective academic department prior to attending another institution for the semester(s). At least four weeks prior to the start of the semester(s), students must contact the Office of Financial Aid to complete the Consortium Agreement and to provide documentation of the Cost of Attendance (COA), course registration, contact information at the other school and their Touro academic department's approval.

AMERICORPS

AmeriCorps is a national service initiative that engages individuals from all backgrounds in community-service activities. In return for the successful

completion of their service, participants receive money for school in the form of education awards that can be applied to outstanding student loans or used for future higher educational and vocational training pursuits. Award amounts vary, and awards are prorated for part-time participants. For more information, call (800) 942-2677 or visit <https://www.nationalservice.gov/>

VETERANS BENEFITS

Veterans may qualify for additional benefits, including the Yellow Ribbon Program (described below). For more information, contact the following agencies:

- U.S. Department of Veterans Affairs (VA), www.va.gov
- GI Bill^{®1}, www.gibill.va.gov
- Office of Financial Aid at Touro College

YELLOW RIBBON GI EDUCATION ENHANCEMENT PROGRAM

Touro is proud to be a part of the Yellow Ribbon GI Education Enhancement Program. The program is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008 and allows degree-granting institutions of higher learning in the United States to voluntarily enter into an agreement with the VA to fund tuition expenses that exceed either the Post 9/11 GI Bill[®] annual cap for private institutions or the resident tuition and fees for a public institution. The participating educational institution can contribute up to 50% of those expenses, and the VA will match the same amount as the institution.

Students must be eligible for the Post-9/11 GI Bill[®] at the 100% rate to be considered for the Yellow Ribbon Program.

Specific eligibility requirements for the Yellow Ribbon Program may be found online at <https://www.gibill.va.gov>.

Eligible students fit the criteria as follows:

- Served an aggregate period of active duty after Sept. 10, 2001 of at least 36 months.
- Were honorably discharged from active duty for a service-related disability and served 30 continuous days after Sept. 10, 2001.
- Are dependents eligible for Transfer of Entitlement under the Post-9/11 GI Bill[®] based on his/her service under the eligibility criteria listed above. Students who wish to be considered

should complete and submit an application form available online at <https://www.gibill.va.gov>. The VA will inform students via written notification with an explanation of its decision on program eligibility. If approved, students will receive a Certificate of Eligibility confirming their service meets the requirements of the Yellow Ribbon Program. All Certificates of Eligibility should be presented to the Office of Financial Aid for Touro's records. The Certificate of Eligibility does not guarantee Yellow Ribbon funding as the availability of annual funds for Touro's Yellow Ribbon Program is limited. Student eligibility is determined by the college's veteran certifying officer. For more information on selection criteria for Touro's Yellow Ribbon Program, contact the Office of Financial Aid.

¹ "GI Bill[®]" is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at www.benefits.va.gov/gibill.

TRANSFER OF POST-9/11 GI BILL® BENEFITS TO DEPENDENTS

The transferability option under the Post-9/11 GI Bill® allows service members to transfer unused benefits to their spouses or dependent children. The U.S. Department of Defense determines whether or not veterans can transfer benefits to family members. Eligible candidates are members of the Armed Forces (active duty or selected reserve, officer or enlisted) on or after Aug. 1, 2009, qualify for the Post-9/11 GI Bill®, and:

1. Have at least 6 years of service in the Armed Forces (active duty and/or selected reserve) on the date of approval and agree to serve four additional years in the armed forces from the date of election.
2. Have at least 10 years of service in the Armed Forces (active duty and/or selected reserve) on the date of approval, are precluded by either standard policy (service or Department of Defense) or statute from committing to four additional years and agree to serve for the maximum amount of time allowed by such policy or statute.
3. Are or will become eligible for retirement during the period from Aug. 1, 2009 to July 31, 2012 and agree to serve an additional period of service noted in bulleted points a to d (see list below). Service members are considered eligible for retirement if they have completed 20 years of active federal service or 20 qualifying years as computed pursuant to

section 12732 of title 10 U.S.C. This will no longer be in effect on Aug. 1, 2013; on or after this date, all members must comply with items 1 and 2.

- a. For individuals eligible for retirement on Aug. 1, 2009, no additional service is required.
 - b. For individuals eligible for retirement after Aug. 1, 2009 and before Aug. 1, 2010, one year of additional service is required.
 - c. For individuals eligible for retirement on or after Aug. 1, 2010 and before Aug. 1, 2011, two years of additional service is required.
 - d. For individuals eligible for retirement on or after Aug. 1, 2011 and before Aug. 1, 2012, three years of additional service is required.
4. Such transfer must be requested and approved while the member is in the Armed Forces.

Eligible Dependents

An individual approved to transfer an entitlement to educational assistance under this section may transfer his/her entitlement to:

- A spouse
- One or more children
- Any combination of spouse and children
- A family member must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for benefits at the time of transfer in order to receive transferred educational benefits.

A child's subsequent marriage will

not affect his/her eligibility to receive the educational benefit; however, after an individual has designated a child as a transferee under this section, the individual retains the right to revoke or modify the transfer at any time.

A subsequent divorce will not affect the transferee's eligibility to receive educational benefits; however, after an individual has designated a spouse as a transferee under this section, the eligible individual retains the right to revoke or modify the transfer at any time.

Nature Of Transfer

An eligible service member may transfer up to the total months of unused Post-9/11 GI Bill® benefits, or the entire 36 months if the member has used none (unless the U.S. Departments of Defense or Homeland Security limit the number of months an individual may transfer). The use of transferred educational benefits by family members is subject to:

Spouse:

- May start to use the benefit immediately.
- May use the benefit while the member remains in the Armed Forces or after separation from active duty.
- Is not eligible for the monthly housing allowance while the member is serving on active duty.
- Can use the benefit for up to 15 years after the service member's last separation from active duty.

Child:

- May start to use the benefit only after the individual making the transfer has completed at least 10

years of service in the Armed Forces.

- May use the benefit while the eligible individual remains in the Armed Forces or after separation from active duty.
- May not use the benefit until he/she has attained a secondary school diploma (or equivalency certificate) or reached 18 years of age.
- Is entitled to the monthly housing allowance stipend even though the eligible individual is on active duty.
- Is not subject to the 15-year delimiting date, but may not use the benefit after reaching 26 years of age.

For more information, please visit www.gibill.va.gov.

E. WITHDRAWAL POLICY (FEDERAL – RETURN TO TITLE IV)

OBJECTIVE

The Title IV Student Withdrawal Policy is designed to ensure the accurate and timely determination of:

- The date of the institution's determination that a student withdrew;
- The student's withdrawal date; and
- The student's last date of attendance.

The policy maintains the proper disposition of Title IV funds, in accordance with 34 CFR 668.22 of the Code of Federal Regulations.

BACKGROUND

Title IV or federal financial aid is

awarded to students based upon the assumption that they will complete their semesters of enrollment and earn satisfactory grades. When students fail to complete their classes, they may lose eligibility for federal funds that they already received or could have received.

When a recipient of Title IV grant(s) and/or loan(s) withdraws (voluntarily or involuntarily) from Touro during a payment period (or semester) in which he/she began attendance, the college must determine the amount of the grant and/or loan assistance earned by the student as of his/her withdrawal date. This policy establishes steps that Touro must take to ensure compliance with federal regulations.

POLICY

Touro must always return any unearned Title IV funds that it is responsible for within 45 days of the date Touro determined the student withdrew and offer any post-withdrawal disbursement of loan funds within 30 days of that date. Reference: Student Financial Aid Handbook, Volume 5; Chapter 1 Withdrawals and Return of Title IV Funds.

WITHDRAWAL DATE

A student's withdrawal date varies depending on the type of withdrawal. Reference: Determining a student's withdrawal date at a school that is not required to take attendance in the Student Financial Aid Handbook, Volume 5; Chapter 1 Withdrawals and Return of Title IV Funds.

OFFICIAL NOTIFICATION PROVIDED

In a case when the student provides official notification of his/her intent to withdraw, Touro will use the date of notification as follows:

- In the event that a student begins Touro's withdrawal process,* the date the student begins the process is the date of withdrawal.
- In the event that a student sends written notification of intent to withdraw, the date Touro receives the written notice is the date of withdrawal.
- In the event that a student makes an oral notification to the Office of the Registrar, which is Touro's designated office for beginning the withdrawal process, the date will be documented by this office. The date of withdrawal will be recorded as of the date of oral notification, unless there is subsequent written notification, in which case the date that Touro receives the written notification may be the withdrawal date.

*To begin the withdrawal process, the student contacts the Office of the Registrar to obtain the appropriate withdrawal form. If the student both begins the withdrawal process and provides a notification to Touro, the earlier of the two dates will be used as the withdrawal date.

OFFICIAL NOTIFICATION NOT PROVIDED

- In a case when the student does not provide official notification of his/her intent to withdraw, Touro may use the midpoint of the payment period as the date of withdrawal, with the

following exception:

- When an official notification was not provided by the student because of circumstances beyond his/her control (i.e., illness, accident, grievous personal loss, or other circumstances), the date of the onset of such circumstances will serve as the withdrawal date as determined by the Office of the Registrar.

LAST DATE OF ATTENDANCE

Touro may always use the withdrawal date as the student's last date of attendance at an academic activity reported by a faculty member on a course enrollment roster or final grade sheet. Examples of academic activities are exams, tutorials, computer-assisted instruction, academic counseling, turning in class assignments, or attending a study group assigned by the college. The faculty member will maintain documentation of the last date of attendance.

DATE OF INSTITUTION'S DETERMINATION OF STUDENT WITHDRAWAL

The date of Touro's determination that a student withdrew varies depending upon the type of withdrawal. Reference: Determining a student's withdrawal date at a school that is not required to take attendance, Student Financial Aid Handbook, Volume 5; Chapter 1 Withdrawals and Return of Title IV Funds.

DATE OF OFFICIAL NOTIFICATION PROVIDED

This is the date the student provides official notification to Touro College or

begins the withdrawal process, whichever is later.

DATE OF OFFICIAL NOTIFICATION NOT PROVIDED

This is the date that Touro learns the student has ceased attendance. Touro will perform the Return to Title IV Funds calculation and return any unearned funds no later than 45 days after the end of the payment period determining the withdrawal date. For a student who withdraws without providing notification to Touro, the institution must determine the withdrawal date no later than 30 days after the end of the earliest:

- Payment period or period of enrollment (as appropriate)
- Academic year.
- Educational program.

Reference: Student Financial Aid Handbook, Volume 5; Chapter 1 Withdrawals and Return of Title IV Funds.

CALCULATION OF EARNED TITLE IV ASSISTANCE

U.S. Department of Education software will be used to perform all refund calculations. A copy of the completed calculation worksheet will be kept in the student's file in the Office of Financial Aid. The amount of Title IV assistance earned by the student is calculated by determining the percentage of grant and/or loan assistance earned by the student and applying that percentage to the total amount of grant and/or loan assistance disbursed to the student or on the student's behalf for the payment period,

as of his/her withdrawal date. The percentage of Title IV assistance earned will be equal to the percentage of the payment period completed by the student, when said percentage is less than 60%. If the student's withdrawal date occurs after the completion of 60% of the payment period, the percentage earned is 100%.

POST-WITHDRAWAL DISBURSEMENTS

If the total amount of the Title IV grant and/or loan assistance earned by the student is more than the amount that was disbursed to the student as of the withdrawal date, the difference between the two amounts will be treated as a post-withdrawal disbursement. In the event of outstanding charges on the student's account, Touro will credit his/her account for all or part of the amount of the post-withdrawal disbursement, up to the amount of allowable charges.

If Direct Loan and/or Federal Perkins Loan Program funds are used to credit the student's account, Touro will notify the student (or parent for a PLUS Loan) and provide the student (or parent) with the opportunity to cancel all or a portion of the loan(s).

Any amount of a post-withdrawal disbursement that is comprised of loan funds and has not been credited to a student's account will be offered to the student (or parent for a PLUS Loan) within 30 days of the date the college determined the student's withdrawal. Any earned grant funds that the student is eligible to receive due to a post-withdrawal disbursement will be provided within 45 days of the date of determination. Students will be

notified of such disbursements in writing. The notification will include:

- Identification of the type and amount of the Title IV funds that make up the post-withdrawal disbursement (not to include any amounts that have been applied to the student's account);
- Explanation that the student (or parent for a PLUS loan) may accept or decline some or all of the post-withdrawal disbursement (that which has not been applied to the student's account); and
- Advisement that Touro is not required to make a post-withdrawal disbursement if the student (or parent for a PLUS Loan) does not respond within 14 days of the date that Touro sent the notification.

Upon receipt of a timely response from the student or parent, Touro will disburse funds in the manner specified in the response. Distribution will occur within 180 days of the date of determination of the student's withdrawal date. If no response is received from the student or parent, Touro will not disburse any of the funds. Touro maintains the right to decide whether or not to make a post-withdrawal disbursement in the event that the student (or parent for a PLUS Loan) responds after 14 days of the date that notification was sent to them. If Touro decides not to make this post-withdrawal disbursement, it will inform the student (or parent) in writing. In the case of a post-withdrawal disbursement, grant funds will be disbursed prior to loan funds.

REFUND OF UNEARNED FUNDS TO TITLE IV

If the total amount of Title IV grant

and/or loan assistance that was earned by the student is less than the amount that was disbursed to the student as of the withdrawal date, the difference between the two amounts will be returned to Title IV programs and no further disbursements will be made. Funds will be returned as follows:

REFUNDS BY THE COLLEGE

In the event that Touro is responsible for returning funds to Title IV programs, the funds will be returned in the order prescribed by the U.S. Department of Education (listed below) within 45 days of the date of determination of a student's withdrawal.

- Unsubsidized Federal Direct Student Loans
- Subsidized Federal Direct Student Loans
- Perkins Loans
- Federal Direct PLUS Loans
- Federal Pell Grants for the payment period for which a return of funds is required
- Academic Competitiveness Grant (ACG) for the payment period for which a return of funds is required
- National Science and Mathematics Access to Retain Talent Grant (SMART) for the payment period for which a return of funds is required
- Federal Supplemental Educational Opportunity Grants (FSEOG) for the payment period for which a return of funds is required
- Teacher Education Assistance for College and Higher Education Grant (TEACH) for the payment period for which a return of funds

is required

- Other assistance under Title IV for which a return of funds is required

Return to Title IV Policy

The U.S. Department of Education's (ED) Return to Title IV (R2T4) policy requires Touro to calculate a refund and repayment of Title IV (federal) financial aid received by students who cease attendance (includes both voluntary and involuntary separations from Touro) prior to the 60% point of a term for which they received federal aid. The R2T4 calculation is based upon each student's amount of federal financial aid and enrollment status; therefore, each calculation is unique. As a result of their individual calculations, students may be required to repay all or a percentage of their federal aid. Students may owe immediate payments to both Touro and Department of Education.

Briefly, students earn a percentage of their federal aid with each day they are enrolled in and attending their classes. When students separate from Touro we are required to calculate the percentage of federal aid the student has earned as of the last day of enrollment and the remaining percentage that is unearned. Neither the student nor Touro is permitted to retain unearned federal funds. Students that are required to repay any unearned funds that were used to pay their student account charges (such as tuition and fees) as well as any Title IV credit balance disbursements (refund monies) will be required to repay such funds directly to Touro and/or the Department of Education. The only Title IV funds that are excluded from the R2T4 calculation are Federal Work Study earnings.

PAYMENT PERIOD OR ENROLLMENT PERIOD

Withdrawals and the return of Title IV funds will be based on a payment period for all standard term (or semester) programs.

DOCUMENTATION

Touro must document a student's withdrawal date and the date of determination that the student withdrew. The documents will be kept in the student's academic file in the Office of the Registrar. The Title IV funds calculation and other accompanying documentation will be secured in the Office of Financial Aid.

F. ADDITIONAL FINANCIAL AID POLICIES FOR UNDERGRADUATE STUDENTS

HIGH SCHOOL DIPLOMA

If you enroll in higher education for the first time on or after July 1, 2012, in order to be eligible for federal student aid, you must have either a high school diploma or a recognized equivalent (such as a General Educational Development certificate (GED) or a home school education). You no longer have the option of becoming eligible for federal student aid by passing an approved test or completing at least six credit hours or 225 clock hours of postsecondary education. This may also apply to state grant and other state funded programs.

Touro also reserves the right to

evaluate any high school diploma presented by a student. Touro may, at any time, request a copy of a high school transcript to validate a high school diploma. A high school diploma or recognized equivalent is required to receive federal student aid.

TRANSFER STUDENTS

All students transferring from other institutions will have their credits evaluated. The Office of Admissions will notify the Office of Financial Aid of the number of accepted credits.

The financial aid package will be prepared based on the number of accepted transfer credits. If a financial aid package is prepared prior to the final transfer credit evaluation, federal loans will be awarded based on the grade level for which the transfer credits have been accepted. If additional transfer credits are accepted, the Office of Admissions will notify the Office of Financial Aid. In addition, a student must contact the Office of Financial Aid to determine if he/she is eligible for an increase in federal student loans based on academic grade level.

FINANCIAL AID FOR REPEATED COURSEWORK: FINANCIAL AID IMPACT

Repeating courses may significantly impact Satisfactory Academic Progress (SAP) and eligibility for Title IV federal financial aid and institutional aid. All course repeats will count as attempted credits and be used in the quantitative and maximum timeframe components of the SAP policy. Students should consult with a financial aid advisor before registering for a repeated course.

The rules regarding repeated

coursework will further impact recipients of Title IV federal financial aid funding. Students are allowed to repeat coursework under these circumstances for Federal Financial Aid:

- May repeat a previously passed course only once (and receive aid for the repeated course).
- May repeat a failed course until it is passed (aid eligibility will be limited to one repeat).
- May not repeat a previously passed course due only to a student's failure to pass other coursework.

REPEATED COURSEWORK: NEW YORK STATE TUITION ASSISTANCE PROGRAM REGULATIONS (TAP)

Students cannot receive TAP funds for repeated courses and courses for which transfer credit was awarded except under the following circumstances:

- The repeated course was previously failed or withdrawn (credit was not earned for the course).
- The repeated course was passed, but the grade did not satisfy the program requirement.
- The repeated course was withdrawn (credit was not earned for the course), and no TAP was paid for the semester with the withdrawn course.

There are three programs that Touro offers for which minimum grades are required and courses can be repeated, including:

- Nursing
- Life Sciences/ Physical Therapy
- Physician Assistant Studies

Students in these programs may have one time to repeat a course in which they received a grade of C or below. Please refer to the course section in this catalog to determine individual courses with minimum grade requirements for these programs.

G. STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

Satisfactory Academic Progress (SAP) requires that students are able to complete their academic program in a timely manner while achieving and maintaining compliance with minimum academic standards. Federal regulations mandate that all students are required to conform to SAP standards as they work toward a degree in order for them to qualify to receive financial assistance through all Touro College and University System eligible Title IV federal financial aid programs. Conformance to Touro's SAP policy ensures that students complete their academic program in a timely manner while achieving and maintaining compliance with minimum academic standards.

This SAP policy applies to all Touro students including undergraduate, graduate and professional students. These standards are for Title IV Federal Financial Aid purposes only and neither replace nor override academic policies outlined by Touro, other state or Federal benefit programs (i.e., NYS Tuition Assistance Program) or individual program requirements. However, these standards are intended to be at least as rigorous as Touro's academic policies.

Touro is required to evaluate three components of a student's academic record: qualitative measure - cumulative grade point average; quantitative measure - pace of completion; and maximum timeframe, to determine if a student has achieved good academic standing and is making satisfactory progress toward graduation. Please see the complete Satisfactory Academic Policy found on the Touro website: <http://www.touro.edu/students/policies/satisfactory-academic-progress-policy/> Inasmuch as some of our programs are dual-degree, a student may transition from one progress standard to another during the course of their matriculation.

H. FINANCIAL AID TERMS

Default: failure to repay a student loan according to the terms agreed to at the time the promissory note was signed. The school, lender, State, and the Federal government may all take action against a defaulted student in order to recover the money.

Entrance Interview: A counseling session all first-time borrowers are required to attend at the time they apply for a Stafford loan, advising them of their obligations, rights, and responsibilities as borrowers.

Exit Interview: A counseling session borrowers must attend before leaving school. At this session, the school will give the borrower information on the amount owed, the amount of monthly repayment, and information regarding deferment,

refinancing, and loan consolidation options.

Financial Need: The difference between the cost of education (tuition, fees, room, board, books and other related expenses) and the amount the student and his/her family can afford to pay, as determined by prescribed formulas used to calculate need from information reported on the FAFSA application.

New Borrower: A term that applies to the Stafford Loan(s), and Parents Loan for Undergraduate Students (PLUS). A student is a "new borrower" under these programs if, upon the date the promissory note is signed, he/she had no outstanding Stafford Loans, PLUS, SLS, or consolidation loans, and if the loan was either disbursed on or after July 1, 1987, or was for a period of enrollment that began on or after July 1, 1987. Once a student qualifies as a new borrower, the loan conditions that apply to "new borrowers" automatically apply to any future Stafford or PLUS loan that a student receives.

Promissory Note: A legal document signed by a borrower at the time he/she gets a student loan. It lists the conditions under which the borrowing takes place and the terms under which the borrower agrees to pay back the loan.

I. TOURO COLLEGE UNDERGRADUATE SCHOLARSHIPS, GRANTS, AND OTHER BENEFITS

Through the generosity Touro, students may receive academic scholarships and grants based on academic achievement, high scholastic potential, and demonstrated need. Students should contact the Office of Financial Aid for more information on the availability of scholarships and grants.

Following is a list of the various undergraduate scholarships offered by Touro.

TOURO ACADEMIC SCHOLARSHIPS

Touro Academic Scholarships are awarded competitively to entering undergraduate students based on superior academic achievement (high school average and SAT scores). Scholarships may be renewed for up to four years. Awards are prorated if students register for fewer than 12 credits per semester. Academic Scholarships are not available for summer semester.

TOURO DEAN'S SCHOLARSHIPS

Dean's Scholarships may be awarded to students whose tuition costs are not covered through other financial assistance programs. The applicant's family income, family size, financial need, and special circumstances, as well as community service are considered. In order to be

considered for a Dean's Scholarship, students must complete the FAFSA application each year.

TOURO GRANTS

Touro Grants are awarded based on financial need to matriculated undergraduate students who are enrolled on a full time or part time basis and are in good academic standing and whose tuition costs are not fully covered. Touro Grants will not be awarded to cover additional tuition charges for students enrolled for more than 18 credits per semester.

PRESIDENTIAL SCHOLARSHIPS

Students are eligible to apply for this scholarship after completing a FAFSA application. Complete the application for a Dean's Scholarship. Please see the Financial Aid Office.

J. FINANCIAL AID REQUIRING NEW YORK RESIDENCY

MEMORIAL SCHOLARSHIPS FOR FAMILIES OF DECEASED POLICE OFFICERS AND FIREFIGHTERS

These awards are made available to the children and spouses of deceased police officers, firefighters, and volunteer firefighters of New York State who have died as a result of injuries sustained in the line of duty. Recipients must be New York State residents, enrolled on a full-time basis, and matriculated in approved undergraduate programs at colleges in

New York State.

The scholarships are available for four years of undergraduate study. Students who meet the criteria for these awards may request special Memorial Scholarship Supplements from NYSHESC, 99 Washington Avenue, Albany, New York 12255, via the mail, by phone at (888) 697-4372, or via the internet at <https://www.hesc.ny.gov/>. The deadline for filing is May 1st.

The special Scholarship Supplements merely establish eligibility for these scholarships. To receive payment, applicants must complete their FAFSAs and New York State Express TAP Applications (ETAs) each year. Awards are usually equal to the non-tuition allowances (such as room and board, books and supplies, and transportation) as determined annually by the Commissioner of Education, less any Federal Pell Grants and other federal and/or State-funded scholarships or grants.

WORLD TRADE CENTER MEMORIAL SCHOLARSHIPS

This scholarship is for the children and spouses of deceased or severely and permanently disabled victims of the September 11, 2001 terrorist attacks. This includes victims at the World Trade Center site, the Pentagon, or on flights 11, 77, 93, 94 and 175.

To apply, print a copy of the World Trade Center Memorial Scholarship Application from <https://www.hesc.ny.gov/> and mail with the necessary documentation to HESC Scholarship Unit, 99 Washington Avenue, Albany, NY 12255. Students must complete their

FAFSAs, as well.

REGENTS AWARDS FOR CHILD OF VETERAN

These awards are for the children of veterans who are deceased, disabled, or missing in action as a result of service in the Armed Forces of the U.S. during wartime and/or periods of armed conflict, or who were classified as prisoners of war during such service. Applicants must be current residents of New York State, enrolled on a full-time basis, and matriculated in approved programs at colleges in New York State. Students who meet the criteria may request the special Child of Veteran Award Supplements from NYSHESC, 99 Washington Avenue, Albany, New York, 12255, via the mail, by phone at (888) 697-4372, or via the internet at <https://www.hesc.ny.gov/>. The deadline for filing is May 1st.

The special Award Supplements merely establish eligibility for these awards. To receive payment, applicants must complete their FAFSAs and New York State Express TAP Applications (ETAs) each year. The Child of Veteran Awards are renewable unless the disability condition of the parent changes, in which case NYSHESC must be notified of the change.

MILITARY ENHANCED RECOGNITION INCENTIVE AND TRIBUTE - MERIT SCHOLARSHIP (MILITARY SERVICE RECOGNITION SCHOLARSHIP) (MSRS)

Provides financial aid to children, spouses and financial dependents of members of the armed forces of the United States or of a state organized

militia who, at any time on or after Aug. 2, 1990, while a New York State resident, died or became severely and permanently disabled while engaged in hostilities or training for hostilities for study in New York State.

FLIGHT 3407 MEMORIAL SCHOLARSHIP

Provides financial aid to children, spouses and financial dependents of individuals killed as a direct result of the crash of Continental Airlines Flight 3407 on February 12, 2009.

AMERICAN AIRLINES FLIGHT 587 MEMORIAL SCHOLARSHIP

For the families and financial dependents of victims of the crash of American Airlines Flight 587 on November 12, 2001.

NYS SCHOLARSHIPS FOR ACADEMIC EXCELLENCE

NYS Scholarships for Academic Excellence provide up to \$1,500 per year for up to five years of undergraduate study in New York State.

Students must:

- Have graduated from a New York State high school
- Study full time and be matriculated in an approved undergraduate program of study in a New York State post-secondary institution
- Be in good academic standing
- Not be in default on any State or federal student loan or on any repayment of state awards
- Be U.S. citizens or qualifying noncitizens

- Be New York State residents

This program provides scholarship assistance to outstanding New York State high school graduates. Each year, 8,000 scholarships are awarded - up to 2,000 scholarships of \$1,500 and 6,000 scholarships of \$500 to top scholars from registered New York State high schools. Awards are based on student grades in certain Regents exams. Recipients can also receive other non-loan student aid, but the total cannot exceed the cost of attendance.

The scholarship must be used within seven years commencing with the first academic year for which the scholarship was awarded. During this period, students are entitled to payment for up to four years of full-time study, or five years if enrolled in a Bachelor's degree program approved as a program normally requiring five years of study.

To apply, see your high school guidance counsellor.

Each year, up to 2,000 scholarships of \$1,500 are awarded to the top graduating scholar for each registered high school in New York State. Any remaining \$1,500 scholarships and additional 6,000 scholarships of \$500 per year are awarded to other outstanding high school graduates. These are based on the ratio of total students graduating from each high school in New York State as compared to the total number of students who graduated during the prior school year. Awards cannot exceed cost of attendance.

The State Education Department will notify the students who have been nominated by their high schools to receive the scholarship. HESC also receives notification from the State Education Department. To receive

payment of the scholarship, the student must submit an application for payment to HESC by June 30 of each year for which assistance is sought. Application for payment is made by filing the Free Application for Federal Student Aid (FAFSA) and the TAP on the Web application.

The scholarship will be revoked if the student begins study at an out-of-state institution. A student who is ineligible to receive payment of the scholarship during the first academic year of eligibility due to enrolment at an out-of-state institution loses all future eligibility for the award. The scholarship cannot be reinstated even if the student subsequently enrolls in a program of study at a New York State institution.

NYS ACHIEVEMENT AND INVESTMENT IN MERIT SCHOLARSHIP (NY-AIMS)

The NYS Achievement and Investment in Merit Scholarship (NY-AIMS) provides merit-based scholarships to NYS high school graduates who achieved academic excellence as a high school student, and enrol or plan to enrol in a public or private NYS college immediately after high school.

An applicant must:

- be a legal resident of NYS and have resided in NYS for 12 continuous months;
- be a U.S. citizen or eligible non-citizen;
- graduate from a NYS high school in the class of 2018 or later;
- enroll full time as a first-time student in an eligible NYS college for the fall 2018 or the

corresponding fall term; and

- have achieved at least two of the following during high school:
 - have graduated with a grade point average (GPA) of 3.3 or above;
 - have graduated “with honors” on a New York State Regents diploma or received a score of 3 or higher on two or more Advanced Placement (or AP) examinations;
 - have graduated within the top 15% of his or her high school class.

In recent years, recipients have received annual award of \$500.

HESC determines both the individual amount and total number of awards that will be granted to recipients for the academic year. In recent years HESC has made 5,000 awards each year, however; the number of awards to be made under this Program is subject to available funding.

Note: Any award payment received may have tax implications. Any questions regarding this should be directed to a tax professional, the Internal Revenue Service, or the NYS Department of Taxation and Finance.

An award recipient is entitled to an annual award for not more than four years of undergraduate study, or five years if the program of study normally requires five years.

The application deadline for the NY-AIMS is published each year on the HESC website.

Recipients will be selected and prioritized based on the unmet need as reflected on the financial aid award letter of the colleges they attend. Unmet need is defined as the cost of attendance less federal and state aid awarded,

institutional aid, and the federal expected family contribution. Awards will be granted to those with the greatest unmet need, in descending order. In the event of a tie, recipients will be selected using a lottery method.

Except in the event of a school closing, a recipient is ineligible to receive award payments if he or she (a) fails to attend the college used to establish his or her eligibility or (b) transfers from the college used to establish his or her eligibility before earning a degree. However, a recipient who has earned an associate degree and who enrolls immediately in a four or five-year undergraduate program will continue to receive his/her award.

A recipient is not required to submit another NYS Achievement and Investment in Merit Scholarship (NY-AIMS) Web Application once awarded this scholarship, but must complete the Free Application for Federal Student Aid (FAFSA) and the Payment of State Grants, Scholarships and Awards Application each year to receive payment.

Awards will be disbursed directly to the college and may be used to support the recipient's expenses while in college.

Please contact the Scholarship Unit at scholarships@hesc.ny.gov or 1-888-697-4372 with any questions regarding this program.

NEW YORK LOTTERY LEADERS OF TOMORROW SCHOLARSHIP

Students must be U.S. citizens and graduates of a New York State high school. They must have maintained a B average for seven semesters of high

school, demonstrate leadership skills, and document experience in extracurricular and community-service activities. Students must attend a New York State college full-time and maintain a B average. Each high school principal will recommend two seniors. Award amounts vary each year.

K. STATE GRANTS

NEW YORK STATE TUITION ASSISTANCE PROGRAM (TAP)

The Tuition Assistance Program is an entitlement program, which means that all eligible applicants receive awards. Award amounts are determined by type of school, level of study, tuition charges, and New York State net taxable income as reported on the New York State Express Tuition Assistance Program Applications (ETA) for TAP and other state aid eligibility. In order to be eligible for state aid, a student must:

- Be a U.S. citizen or eligible noncitizen
- Be a New York State resident for at least one year prior to the semester for which aid is sought
- Be enrolled full-time and matriculated in an approved NYS post-secondary program (students may be enrolled on a part-time time basis for Summer)
- Be in good academic standing.
- Have graduated from high school within the United States, have a GED, or demonstrate the ability to benefit
- Be within the prescribed income limitations
- Not be in default on a student loan

guaranteed by HESC and not be in default on any repayment of state awards

- Have at least a cumulative C average after receipt of two annual payments of the state- sponsored student financial aid
- Have completed a Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA. Annual TAP awards for the academic year 2019-2020 will range between \$500-\$5165

Undergraduate students may receive up to eight semesters of TAP for full-time study in a baccalaureate program, or up to six semesters of TAP for full-time study in an associates program.

ABILITY TO BENEFIT

First-time state aid recipients in the 2006-2007 academic year and thereafter, who do not have a certificate of graduation from a recognized school within the United States providing secondary education (a high school diploma or recognized equivalent), must attain a passing score on a federally-approved ability to benefit (ATB) test.

TAP FOR SUMMER STUDY

To be eligible for an accelerated Summer payment, a student receiving a first year award and thereafter must satisfy these criteria in addition to the standard TAP eligibility requirements for each Summer semester of attendance:

- Be full time in the prior Spring term;
- Earn 24 credits from the same

institution in the prior two terms (3 credit equivalents in remedial course in each term are permitted as part of the total 24 credits, or 18 credits plus 6 credit equivalents); this requirement must be met each time an accelerated award is sought;

- Enroll for at least six but fewer than 12 semester hours for a part-time accelerated payment.

NEW YORK STATE ACADEMIC STANDARD

A student who has received tuition assistance grant awards from the New York State Tuition Assistance Program (TAP) is required to complete at least 6 semester hours in each semester of the first year in which he or she received an award, 9 credits in each semester of the second year, and 12 credits in each semester of the third and fourth years, with any grade other than W, WU and WNA. Students who withdraw from all courses in any semester or who fail to maintain satisfactory progress as defined above are ineligible to receive TAP grants from that point, unless they receive a one-time TAP waiver (see the section below entitled “Committee on Academic Standing” for the procedure to request a TAP waiver).

For financial aid purposes, good academic standing consists of two elements: **Satisfactory Academic Progress and Pursuit of Program.** Satisfactory progress is a measure of the student’s *achievement*, of earning credits toward a degree or certificate with a specified grade point average. Pursuit of program is a measure of the student’s *effort* to complete a program.

In accordance with section 145-2.2 of the *Regulations of the Commissioner*

of Education, each institution participating in State student financial aid programs must determine whether a student is in good academic standing based on a standard of satisfactory academic progress comprising a minimum number of credits to be accrued (earned) with a minimum cumulative grade point average in each term an award payment is received. The progress standard is most clearly presented in chart format (see below).

Initially, the regulation provided that each institution establish and submit for the Commissioner's approval its proposed standard of progress. However, for the 1995-96 academic year and thereafter, new legislation mandated a minimum cumulative C average after a student has received four full-time semester award payments or the equivalent (24 payment points).

Effective for the 2010-11 academic year and thereafter, New York State Education Law requires a non-remedial student, whose first award year is in 2010-11 and thereafter, must meet new standards of satisfactory academic progress (SAP). Non-remedial students whose first year is 2007-08 through 2009-10 must meet the SAP requirements enacted in 2006. Those meeting the definition of "remedial student" are not subject to the new SAP standards, but will use the requirements established in 2006. The law enacted in 2006 mandated minimum standards of satisfactory academic progress for students receiving their first State award in academic year 2006-07 year.

STANDARD OF SATISFACTORY ACADEMIC PROGRESS FOR THE PURPOSE OF DETERMINING ELIGIBILITY FOR STATE STUDENT AID

For purposes of financial aid eligibility, the charts below indicate the number of credits the student must complete and the minimum GPA that must be achieved to maintain satisfactory progress for New York State financial aid purposes. **A student is also expected to maintain Satisfactory Academic Progress as measured in terms of credits attempted toward his/her degree, as described above.** To determine the number of credits a student must complete and the minimum grade point average that must be achieved to remain in good academic standing, locate the student's semester of study in the first row and read down the columns.

ACADEMIC STANDARD CHARTS

Calendar: Semester										
Program: Associate’s Degree & Certificate Programs (2010 Standards): applies to non-remedial students first receiving aid in 2010/11 and thereafter										
Before being certified for this payment	1 st	2 nd	3 rd	4 th	5 th	6 th				
a student must have accrued at least this many credits	0	6	15	27	39	51				
with at least this grade point average	0	1.3	1.5	1.8	2.0	2.0				
Program: Baccalaureate Program(2010 Standards): applies to non-remedial students first receiving aid in 2010/11 and thereafter										
Before being certified for this payment	1 st	2 nd	3 rd	4 th	5 ^{th*}	6 th	7 th	8 th	9 ^{th**}	10 ^{th**}
a student must have accrued at least this many credits	0	6	15	27	39	51	66	81	96	111
with at least this grade point average	0	1.5	1.8	1.8	2.0	2.0	2.0	2.0	2.0	2.0
Program: Associate’s Degree & Certificate Programs (2006 Standards): applies to non-remedial students first receiving aid in 2007-08 through 2009-10 and remedial students first receiving aid in 2007-08 and thereafter										
Before being certified for this payment	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th
a student must have accrued at least this many credits	0	3	9	18	30	45				
with at least this grade point average	0	.5	.75	1.3	2.0	2.0				
Program: Baccalaureate Program (2006 Standards): applies to non-remedial students first receiving aid in 2007-08 through 2009-10 and remedial students first receiving aid in 2007-08 and thereafter										
Before being certified for this payment	1 st	2 nd	3 rd	4 th	5 ^{th*}	6 th	7 th	8 th	9 ^{th**}	10 ^{th**}
a student must have accrued at least this many credits	0	3	9	21	33	45	60	75	90	105
with at least this grade point average	0	1.1	1.2	1.3	2.0	2.0	2.0	2.0	2.0	2.0

Program: Graduate Divisions other than the Law Center (eligible only for NYS Scholarship)								
Before being certified for this payment	1 st	2 nd	3 rd	4 th	5 th *	6 th	7 th	8 th
a student must have accrued at least this many credits	0	6	12	21	30	45	60	75
with at least this grade point average	0	2.0	2.5	2.75	3.0	3.0	3.0	3.0

*New York State regulations require that students maintain a “C” average (2.0) starting with their fifth TAP payment. Students may petition for a waiver from the Committee on Academic Standing if there are extenuating circumstances.

**Only students in approved five-year undergraduate programs may receive more than 8 semesters of undergraduate awards of New York State financial aid.

Students failing to meet these standards may be subject to loss of student status and/or financial aid. According to New York State guidelines, one TAP waiver only of these standards may be requested during the student’s undergraduate career. A student may receive more than one “C” waiver under limited circumstances. Please consult with your advisor.

A transfer student, after an official evaluation of his/her transcript, is placed on an Academic Standard Chart in accordance with the number of transfer credits he or she receives and is expected to progress along the chart from that point. Transfer students and part-time students should consult the Office of the Registrar to determine their position on the appropriate Academic Standard Chart.

NEW YORK STATE AID FOR PART-TIME STUDY (APTS)

This New York state grant program provides aid amounts up to \$2,000 per year (\$1,000 per semester) for eligible part-time students (3-11 credit hours per semester). Students must be enrolled for the entire 15 weeks of the semester for which they are seeking APTS. They must also be matriculated, maintain good academic standing, meet specified income limits, be a U.S. citizen or eligible noncitizen, be a resident of New York State, not have exhausted TAP eligibility for full-time study and have a tuition charge of at least \$100 per year. Funding is limited, and students are strongly urged to apply early. Students must submit all requested documentation to the Touro Office of Financial Aid as soon as requested.

NEW YORK STATE PART-TIME TAP

To be eligible for part-time TAP students must have been first-time freshmen in the 2006-07 academic year or later, have earned 12 credits or more in each of two consecutive semesters and maintain a “C” average. Additionally, students must be registered for 6-11 credits to qualify for Part Time TAP. Part-Time TAP is not

the same as Aid for Part-Time Study and both **may not be awarded in the same semester.**

ADA PART-TIME TAP

Education Law section 661(4)(g) provides that, for students who are disabled as defined by the Americans with Disabilities Act of 1990, "the full-time attendance requirement is eliminated. Such disabled students may be in part-time attendance, as defined by the commissioner in order to be eligible to receive payments. . ."

According to section 145-2.1(a)(4) of the Regulations of the Commissioner of Education, for a student with a disability, "part-time study or attendance shall mean enrollment... for at least three but less than 12 semester hours per semester or the equivalent, or at least two but less than eight semester hours per quarter."

ADA Part-time TAP recipients must meet all TAP eligibility requirements. Prior to the 2015-16 academic year, good academic standing was determined using the same satisfactory academic progress standard used for Aid for Part-time Study—that was, for each ADA Part-time TAP award, a recipient had two semesters to meet the progress standard.

Beginning with the 2015-16 academic year, a new paragraph was added to subdivision 6 of section 665 of the Education Law to establish standards of academic progress for students with disabilities who are TAP eligible and attending college part-time in accordance with Commissioner's regulations. It also provides that, upon each certification, payment eligibility shall be

determined and measured proportionally in equivalence with full-time study for students who are disabled as defined by the Americans with Disabilities Act.

That is, institutions will use the number of payment points a student has received to evaluate good academic standing. To clarify, an ADA student attending part-time will have two or more terms before they need to be evaluated at the next level of the SAP chart. NOTE: Because an ADA student receives partial payments, round the points down to the nearest number of full payments to evaluate good academic standing.

Example: At a semester-based school, student A has previously received the equivalent of 3 TAP payments (18 payment points). Student A will not have to be evaluated until he/she has taken the equivalent of 12 credits and accrued 6 additional TAP points.

Beginning # of points			18	
Fall 2017-18	3	1.5	19.5	No evaluation needed
Spring 2017-18	3	1.5	21	No evaluation needed
Fall 2018-19	9	4.5	25.5	Must evaluate: Student A is evaluated because he/she took 15 credits and accrued 7.5 payment points over three semesters. Student A now has 25.5 (18 + 7.5) accrued points (points are rounded down to the nearest number of full payments).
Spring 2018-19	9	4.5	30	Must evaluate: Student A is evaluated because he/she has 30 (25.5 + 4.5) accrued points.

*Program Pursuit remains unchanged.

Standard of Satisfactory Academic Progress for the Purpose of Determining Eligibility for State Student Aid

Effective for 2015-16, students who are disabled as defined by the Americans with Disability Act of 1990, first receiving aid in 2010-11 and thereafter, must meet the new standards of Satisfactory Academic Progress (SAP)

Program: Baccalaureate Program Calendar: Semester 2015-16 and thereafter (ADA Part-time students)										
Before Being Certified for This Payment	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
A Student Must Have Accrued at Least This Many Credits	0	3	9	21	33	45	60	75	90	105
With At Least This Grade Point Average	0	1.5	1.8	1.8	2.0	2.0	2.0	2.0	2.0	2.0

Program: Associate's Program**Calendar: Semester 2015-16 and thereafter (ADA Part-time students)**

Before Being Certified for This Payment	1st	2nd	3rd	4th	5th	6th	7th	8th
A Student Must Have Accrued at Least This Many Credits	O	3	9	18	30	42	51	60
With at Least This Grade Point Average	O	1.3	1.5	1.8	2.0	2.0	2.0	2.0

Students with a part-time course load that includes noncredit remedial courses must carry at least three semester hours of credit-bearing work, pursuant to section 145-2.1(a)(1) of the Commissioner's Regulations:

"Effective for academic terms beginning on or after July 1, 1984, a student carrying a part-time program that includes noncredit remedial courses shall carry at least three semester hours a semester." That means, for example, that a student taking the minimum three semester hours must enroll only in credit-bearing courses.

Prior to 2011, awards used one-half of a TAP payment of eligibility.

Effective with the 2011-12 academic year, HESC calculates TAP awards as a percentage of the award the ADA student would be eligible to receive if the student were enrolled full-time, similar to the current Part-time TAP award calculation formula. Consistent with such formula, this percentage is obtained by dividing the number of credits the student is enrolled in, as certified by the school, by the number of credits required for full-time study in the semester, trimester or term. The full-time tuition on the roster must be changed to reflect the student's actual

tuition liability. The TAP points used will also be based on this percentage (see the charts below for information on award percentages and points accrual based on credits being taken).

Certifications for ADA students will only be accepted via HESC's web site. The HESC Web screens for

"STUDENT RECORD MAINTENANCE," "VIEW/SUBMIT PENDING CERTIFICATION," and "VIEW/CORRECT STUDENT CERTIFICATION" will be modified to indicate the student meets the Americans With Disabilities Act of 1990 guidelines, and to allow the reporting of credits being taken in the Enrollment Status drop down list.

Consistent with Part-time TAP, any semester, quarter or term of attendance during which a student receives an ADA TAP award shall be counted as the enrollment factor percent of a semester, quarter or term toward the maximum term of eligibility for TAP awards. The total period of study for which payment may be made shall not exceed the equivalent of the maximum period authorized for that award.

The Report of Students Certified as Part-time for a Non-Summer Term (HE8278), which is currently sent to the school, will no longer be produced.

Points Accrual for Part-time ADA Payment - Semester Schools		
Credits	Percent of Full Award	Points Accrued
3	25.00%	1.5
4	33.34%	2
5	41.67%	2.5
6	50.00%	3
7	58.34%	3.5
8	66.67%	4
9	75.00%	4.5
10	83.34%	5
11	91.67%	5.5

Part-time Credits—Semester Schools

ADA payment will be made for students taking 3-11 credits as shown above.

Note: ADA recipients who meet all other certification requirements but are taking only two credits in a term at a trimester-based school, will require special processing. Contact HESC at (888) 697-4372 option 2 or email scholarships@hesc.ny.gov for instructions regarding the certification of these students.

L. OTHER STATE AID PROGRAMS

ENHANCED TUITION AWARD (ETA)

The ETA program provides tuition awards to students who are New York

State residents attending a participating private college located in New York State. Recipients will receive \$6,000 through a combination of their TAP award, ETA award and a match from their private college.

For information about application procedures and eligibility guidelines please visit <https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/nys-grants-scholarships-awards/enhanced-tuition-awards.html>

NYS STEM INCENTIVE PROGRAM

The STEM program provides tuition awards to students who are New York State residents attending a public or private degree-granting college or university located in New York State. Recipients must be in the top 10 percent of students of their high school graduating class, pursue an approved, two or four-year STEM degree program and agree to live in NYS and work in a STEM field in NYS for five years after graduation.

For information about application procedures and eligibility guidelines please visit <https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/nys-grants-scholarships-awards/nys-science-technology-engineering-and-mathematics-stem-incentive-program.html>

NYS VETERANS TUITION AWARDS (VTA)

Veterans Tuition Awards (VTA) are awards for full-time and part-time study for eligible veterans matriculated in an approved program at an undergraduate or graduate degree-granting institution

or in an approved vocational training program in New York State.

NOTE: Students previously approved for this award must apply for payment each year. Those students who are attending an approved undergraduate or graduate program may apply for payment for the current academic year by completing the Free Application for Federal Student Aid (FAFSA) and then linking to the TAP on the Web application. See “How to Apply for Payment” below for additional details.

Students attending a vocational school only do not have to file the FAFSA or “TAP on the Web” application.

- For full-time study, a recipient shall receive an award of up to the full cost of undergraduate tuition for New York state residents at the State University of New York, or actual tuition charged, whichever is less. Full-time study is defined as twelve or more credits per semester (or the equivalent) in an approved program at a degree-granting institution, or twenty-four or more hours per week in a vocational training program.
- For part-time study, awards will be prorated by credit hour. Part-time study is defined as at least three but fewer than twelve credits per semester (or the equivalent) in an approved program at a degree-granting institution, or six to twenty-three hours per week in a vocational training program.

Duplicative Benefits

The combined tuition benefits available to a student cannot exceed the student’s total tuition costs.

Tuition payments received by a student under the Post-9/11 GI Bill® (Chapter 33 veteran benefits) and Yellow Ribbon program are considered duplicative of any VTA and/or TAP award. Students receiving tuition assistance through these programs may, and in most cases will have their State VTA and/or TAP payment reduced or denied due to these other benefits. However, payments received under the Montgomery GI Bill® do not duplicate the purpose of the VTA and/or TAP.

Note: Students attending high tuition schools may be eligible to receive both the Federal and State benefits. Additionally, students with a “Percentage of Maximum Benefit Payable” under the Post - 9/11 GI Bill® (Chapter 33 veteran benefits) Program of less than 100% and those continuing to receive benefits under the Montgomery GI Bill® may also receive both Federal and State benefits.

VTA Benefits - Duration

Full-time Study

- Approved Undergraduate Degree-Granting Programs - Awards are available for up to eight semesters (four years) of undergraduate study. Awards can be made available for up to ten semesters of undergraduate study for enrollment in an approved five-year program or for enrollment in an approved program of remedial study.
- Approved Graduate Degree-Granting Programs - Awards are available for up to six semesters (three years) of graduate study.
- Approved Vocational Training Programs - Awards are available for up to a maximum of four semesters (two years) of study in an approved

vocational training program.

Part-time Study

- Approved Undergraduate Degree-Granting Programs - Awards are available for up to the equivalent of eight semesters (four years) of full-time undergraduate study in a four-year program. Awards can be made available for up to the equivalent of ten semesters (five years) of full-time study for enrollment in an approved five-year undergraduate program which normally requires five academic years of full-time study.
- Approved Graduate Degree-Granting Programs - Awards are available for up to the equivalent of six semesters (three years) of full-time graduate study.
- Approved Vocational Training Programs - Awards are available for up to a maximum of eight semesters (four years) of part-time study in an approved vocational training program.
- Approved programs are defined as undergraduate degree, graduate degree, diploma, and certificate programs at degree-granting institutions, or noncredit vocational training programs of at least 320 clock hours specifically approved by the New York State Education Department Office of College and University Evaluation.

Eligible students are those who are New York State residents discharged under honorable conditions from the U.S. Armed forces and who are:

- Vietnam Veterans who served in Indochina between December 22,

1961 and May 7, 1975.

- Persian Gulf Veterans who served in the Persian Gulf on or after August 2, 1990.
- Afghanistan Veterans who served in Afghanistan during hostilities on or after September 11, 2001.
- Veterans of the armed forces of the United States who served in hostilities that occurred after February 28, 1961 as evidenced by receipt of an Armed Forces Expeditionary Medal, Navy Expeditionary Medal or a Marine Corps Expeditionary Medal.

Students must also:

- Establish eligibility by applying to HESC.
- Be New York State residents.
- Be US Citizens or eligible noncitizens.
- Be matriculated full or part-time at an undergraduate or graduate degree-granting institution in New York State or in an approved vocational training program in New York State.
- Have applied for the Tuition Assistance Program for all undergraduate or graduate study.
- Have graduated from high school in the United States, earned a GEDN, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department
- Meet good academic standing requirements
- Be charged at least \$200 tuition per year
- Not be in default on a federal or State made student loan or on any

repayment of state awards

How to Establish Eligibility

Complete the New York State Veterans Tuition Award Supplement or contact HESC. Questions regarding eligible service or how to document service should be directed to the HESC Scholarship Unit at 888.697.4372.

How to Apply for Payment

Once you have established your eligibility, you must apply for payment. While you need only establish your eligibility once, you must apply for payment each year.

Apply for payment by doing one of the following:

1. Apply online by completing the Free Application for Federal Student Aid (FAFSA) — the form used by most colleges, universities and vocational schools for awarding federal student aid and most state and college aid — and then linking to the TAP on the Web application, or
2. For veterans who do not anticipate filing a FAFSA, complete a Scholarship Grant Payment Application. To receive a copy of the application, please call 888-697-4372.
3. Vocational Training Program students - Complete only the Veterans Tuition Award Supplement.

All applications must be completed by June 30 of the academic year for which an award is sought.

NEW YORK STATE AID TO NATIVE AMERICANS

Enrolled members of a New York

State tribe and their children who are attending, or planning to attend, a college in New York State and are New York State residents may apply for this NY State award. Awards are made to all eligible applicants and there is no qualifying examination. Awards are available for 2, 4 or 5-year programs.

Eligible and/or certified American Indian students are eligible to receive grant awards of up to \$2,000 per year for up to four years of full-time study (five years for specific programs requiring five years to complete degree requirements).

If funding is available, eligible students may receive aid for summer course work. Any aid a student receives for summer school study is deducted from the student's maximum entitlement for four years of full-time college study.

Applications must be postmarked by July 15 for the fall semester, by December 31 for the spring semester, and by May 20 for the summer session. There are no fees for submitting an application. Students must apply for each semester (not annually).

Specific eligibility criteria and information can be found by writing to:

Native American Education Unit
NYS Education Department
Room 461 EBA
Albany, New York 12234
(518) 474-0537

ADULT CAREER AND CONTINUING EDUCATION SERVICES – VOCATIONAL REHABILITATION (ACCES – VR)

(Formerly VESID)

The mission of Adult Career Continuing Education Services – Vocational Rehabilitation (ACCES-VR) Program is to

promote educational equity and excellence for students with disabilities while ensuring that they receive the rights and protection to which they are entitled, ensure appropriate continuity between the child and adult services systems, and provide the highest quality vocational, rehabilitation and independent living services to all eligible persons as quickly as those services are required to enable them to work and live independent, self-directed lives. For further information, contact 1.800.222.JOBS (5627) or visit <http://www.acces.nysed.gov/vr>.

FURTHER INFORMATION

The financial aid scholarship grid can be accessed online at <https://touro.box.com/v/TouroFinancialAidGuide>

VI. COLLEGE CODES AND STUDENT RESPONSIBILITIES

A. CAMPUS CITIZENSHIP

Students of Touro College are expected to be considerate of all individuals at the College – fellow students, faculty, and administrators – and to help maintain a harmonious and supportive environment conducive to learning and the furtherance of academic pursuits. While specific regulations are listed on the following pages, it is expected that all members of the College community demonstrate respect for their colleagues, sensitivity to

their needs, and tolerance for their ideas and views. Students are expected to cooperate with College officials by observing the rules and regulations of the College, and by demonstrating respect for College values and property.

B. CODE OF CONDUCT

Students are expected to behave in a manner that is harmonious with and supportive of the activities and functions of an educational institution. All members of the Touro Community must be free from disruption of their educational mission and social activities including, but not limited to, unreasonable interference in the exchange of concepts and ideas, threat of personal injury, bias or harassment, and intimidation or coercion. At the same time, members of the academic community have a responsibility to uphold the goals and good order of the academic community through personal integrity, honesty, and respect for others.

Touro College's Code of Conduct outlines the rights and responsibilities of the student in all divisions of Touro. Violations of the Touro College Code of Conduct will result in disciplinary sanction.

The Touro College Code of Conduct and underlying procedures can be found online at: www.touro.edu/students/policies/code-of-conduct/

TOURO COLLEGE CODE OF CONDUCT

1. Theft of, or damage to, College records and property, caused by intentional, negligent, or irresponsible conduct;
2. Unauthorized use of any College property, including, but not limited to, its name, property, offices, premises, equipment (computer equipment, telephones, fax machines, copying equipment, laboratories, and student ID cards);
3. Conduct which interferes with or obstructs any College functions or which physically obstructs or threatens to obstruct or restrain members of the College community;
4. The physical or sexual abuse or harassment of any member of the College community (such incidents must also be reported to the Title IX coordinator);
5. Threatening or actual infliction of bodily injury, assault, or emotional trauma against students, faculty or staff of the College (such incidents must also be reported to the Chief Security Officer);
6. Disorderly, disruptive, or abusive conduct in the classroom or on College premises;
7. Refusal to follow the directives of College officials acting in performance of their duties;
8. Impersonating College faculty, College officials, or College staff;
9. Forging signatures or other information on registration forms, financial aid forms, or any other College documents;
10. Computer abuse, including possession of unauthorized passwords, plagiarism of programs, unauthorized destruction of files, misuse of computer accounts, and disruptive or annoying behavior on the College's computer system;
11. Unauthorized sale, distribution, or consumption of alcoholic beverages on College premises;
12. Distribution, purchase, or possession of barbiturates, amphetamines, marijuana, hallucinogens, opiates, or any other addictive or illegal drugs or paraphernalia on College premises;
13. Gambling in any form on College premises;
14. Possession, distribution, or sale of weapons, incendiary devices, or explosives on College premises;
15. Tampering with or misusing fire-fighting equipment and/or safety equipment (such as alarm-boxes and extinguishers);

16. Participation in or furtherance of any illegal activity on Touro's premises;
17. Offensive or derogatory written or verbal statements intended to inflict harm on members of the College community, including, without limitation, racist, ethnic, or sexist remarks or references regarding any member or group of the College community;
18. Any abusive conduct or harassment directed at an individual or group of individuals in the College community on the basis of the actual or perceived race, gender, color, national origin, ethnicity, religion, age, disability, sexual orientation, marital or parental status, or citizenship status of such person(s);
19. Refusal to identify oneself to an official or security officer of the College or to present proper identification upon entering the College premises;
20. Actions that are not harmonious with and supportive of the activities and functions of an educational institution;
21. Aiding or abetting any conduct prohibited by this College Code;
22. Conviction of a felony crime while enrolled at the College;
23. Intentionally filing a false complaint under this College Code of Conduct;
24. Academic dishonesty and lack of academic integrity.

Touro College Social Media Policy

Touro College policies apply to students' online conduct. College staff members do not "police" online social networks and the College is firmly committed to the principle of free speech. However, when the College receives a report of inappropriate online conduct it is obligated to investigate. This is true even when a student posts to a personal social media account using their own phone or computer while off-campus or during a break. The College has the right to discipline students for misconduct or lack of professionalism wherever it occurs, including online.

Individuals who violate any of the provisions of the Code of Conduct are subject to disciplinary action at the discretion of Touro College. Student organizations violating the above regulations may be penalized by having their charter revoked. Furthermore, disciplinary sanctions may also be imposed against the officers and members of student organizations at the discretion of Touro College.

ADJUDICATION OF COLLEGE CODE OF CONDUCT VIOLATIONS

Any member of the College Community may notify the Dean of Students or his/her designated representatives of a Code of Conduct infraction by submitting a written statement describing the alleged infraction to the Office of the Dean of Students within ten (10) school days of the alleged violation or within ten (10) school days from the time the charging individual learned of the alleged code violation, but no later than within three (3) months of the violation.

The Dean of Students, or one of his/her designated representatives, shall inform the individual charged with the infraction, in writing, of the nature of the charges against him/her and designate a time and place for a meeting in the Office of the Dean of Students.

After meeting with the individual charged with the infraction, the Dean of Students or his/her designated representatives (individuals or committee) will conduct a preliminary investigation of the charges and determine what course of disciplinary action is appropriate. The Dean of Students and/or his/her designated representatives (individuals or committee) can:

- bring the parties together for informal mediation
- impose any of the disciplinary sanctions listed in the section entitled “Sanctions,” except that the Dean of Students (and/or his representatives) cannot require payment of restitution or order expulsion
- refer the charges to the Student

Affairs Committee for a disciplinary hearing

- dismiss the charges

DISCIPLINARY HEARINGS

The Dean of Students may institute disciplinary proceedings by referring a matter to the Student Affairs Committee within fourteen (14) school days of notification of the alleged infraction. Once referred to the Student Affairs Committee a hearing must be commenced within twenty-one (21) school days unless a disciplinary hearing date is adjourned for good cause. Once a disciplinary hearing is commenced it must be completed within ten (10) school days.

PROTOCOLS FOR DISCIPLINARY HEARINGS

Hearings conducted by the Student Affairs Committee and the Special Appeals Panel will be governed by the following protocols:

- a. All hearings are closed to the public.
- b. A quorum of the Committee membership, defined as 51 percent of the total membership, must be present.
- c. Attorneys are not allowed to be present at any hearings.
- d. Students have the right to bring witnesses on their behalf, to present any supporting information they deem relevant, to make opening and closing statements, and to ask questions during the proceedings.
- e. The preponderance-of-evidence rule will govern the decision-making process.
- f. Decisions will be made by a majority of participating members.
- g. The Committee deliberations will be on camera.

SANCTIONS

After a hearing, the Student Affairs Committee may take one or more of the following actions:

1. **Dismiss the Charges:** After reviewing all relevant information, **evidence** and record materials, the Student Affairs Committee may decide to dismiss the charges against the student.
 2. **Impose disciplinary sanctions,** which include but are not limited to the following:
 - a. **Warning** – A written reprimand putting the student on notice that he/she has violated the Code of Conduct and indicating that further misconduct may result in a more severe disciplinary action. A copy of this warning will be placed in the student's file.
 - b. **Disciplinary Probation** — A student may be placed on disciplinary probation for a definite period of time. While on probation, students may not hold office in Student Government Organizations, Clubs or Societies or represent the college in any capacity. Further violations while on probationary status will result in suspension or expulsion from the college. A copy of the probation notice becomes a part of the student's file.
 - c. **Counseling and Treatment** – A student's continued enrollment at Touro College may be conditioned on his/her participation in counseling or treatment at outside counseling and treatment agencies. A student's failure to participate in such a program after being advised that his/her enrollment is conditioned on participation may result in other disciplinary sanctions.
 - d. **Restitution** – A student may be required to pay restitution to the college or to fellow students for damages and losses resulting from his/her action.
 - e. **Suspension** – A student may be suspended and may be barred from attending classes for a definite period, not to exceed two years. Notification of the suspension will appear on the student's academic transcript and will remain until the end of the suspension period. A notification of the suspension will remain in the student's file. A student may not be automatically re-enrolled at the end of his/her suspension and he/she must apply to the Student Affairs Committee for reenrollment.
 - f. **Expulsion** – This is termination of the student's enrolled status at the college. A student who is expelled from the college is not permitted to complete his/her courses and may not re-register for a future semester. Notification of the expulsion will appear on the student's academic transcript.
3. **Impose Additional Sanctions** – The Student Affairs Committee may impose the following sanctions in addition to those listed above:
 - a. A **fine** to be paid to the College, in addition to restitution.

b. Service to the College Community for a designated number of hours. The required service cannot interfere with the individual's course schedule.

- 4. Legal Action** – In addition to imposing the disciplinary sanctions outlined above, the Student Affairs Committee may recommend that students be turned over to law enforcement authorities for legal action. The final decision on referring student cases to the authorities is made by the Office of the President.
- 5. Other Sanctions** – The Student Affairs Committee may impose other sanctions that it deems appropriate and fair.

APPEALS OF DISCIPLINARY SANCTIONS IMPOSED FOR CODE OF CONDUCT VIOLATIONS

Any disciplinary action taken by the Dean of Students or his/her representatives for a violation of the Code of Conduct may be appealed by filing a written appeal with the Student Affairs Committee within ten (10) school days. The Student Affairs Committee will set a date for a hearing within fourteen (14) school days of receipt of the student's written appeal. The Student Affairs Committee may overturn the decision of the Dean of Students only if it was clearly erroneous, arbitrary or capricious. The burden of proof is on the student to demonstrate that the decision of the Dean of Students was clearly erroneous, arbitrary or capricious.

The Student Affairs Committee will

respond to the appealing individual, in writing, within thirty (30) school days of receipt of the written appeal.

In cases in which the disciplinary sanction was initially imposed by the Student Affairs Committee, the student may file a written appeal with the Dean of Students within ten (10) school days of the committee's decision. The Dean of Students shall appoint a Special Appeals Panel consisting of the Dean of Faculties (or his/her representative), three full-time faculty members, and a Student Affairs staffer, to hear the student's appeal. This hearing must be scheduled within fourteen (14) school days of the receipt of the student's written appeal. The Special Appeals Panel may overturn the decision of the Student Affairs Committee only if it determines that the committee's action was clearly erroneous, arbitrary or capricious.

C. ACADEMIC INTEGRITY STATEMENT

Touro University is a community of scholars and learners committed to maintaining the highest standards of personal integrity in all aspects of our professional and academic lives. Because intellectual integrity is a hallmark of ethical, scholarly, and scientific inquiry as well as a core value of the Jewish tradition, students and faculty are expected to share a mutual respect for teaching, learning and the development of knowledge. They are expected to adhere to the highest standards of honesty, fairness, and professional conduct in their

academic work, and respect for all community members.

Academic dishonesty undermines our shared intellectual culture and our ability to trust one another. Faculty and administration bear a major responsibility for promoting a climate of integrity, both in the clarity with which they state their expectations and in the vigilance with which they monitor students. Students must avoid all acts of dishonesty, including, but not limited to, cheating on examinations, fabricating, tampering, lying, plagiarizing, and utilizing AI tools without acknowledgment of such, as well as facilitating or tolerating the dishonesty of others. Academic dishonesty lowers scholastic quality and defrauds those who will eventually depend on the knowledge and integrity of our graduates. Furthermore, it misrepresents student efforts and mastery of course material both absolutely, and relative to others in their courses.

Touro University views violations of academic integrity with the utmost gravity. Such violations will lead to appropriate sanctions, up to and including expulsion from the university community. We commit ourselves to the shared vision of academic excellence that can only flourish in a climate of integrity.

The Touro University policy on academic integrity is designed to guide students as they prepare assignments, take exams, and perform work necessary to complete their degree requirements, and to provide

a framework for faculty in fostering an intellectual environment based on the principles of academic integrity.

The complete Touro University Academic Integrity Policy can be found at <https://www.touro.edu/students/policies/academic-integrity/>

D. STANDARDS OF CLASSROOM BEHAVIOR

The faculty has primary responsibility for managing the classroom. Students who create a disruption in the classroom may be directed by the instructor to leave the class for the remainder of the class period. Behaviors defined as disruptive include persistently speaking without being recognized, using a cell phone in the class, eating in the classroom, interfering with the class by entering and leaving the room without authorization, carrying on private conversations, and refusing to follow the directions of the course instructor.

OTHER PROHIBITED ACTIONS IN CLASSROOMS

To ensure a clean and healthy environment for all students at the College, eating, drinking, and smoking are not permitted in any classroom, laboratory, or auditorium.

Students are strictly forbidden to bring pets or other animals into any facilities of the College, unless they have obtained specific authorization

in advance from the dean of their division/school.

Additionally, please see Touro's Policy on Weapons in the 2019 Annual Security and Fire Safety Report, www.touro.edu/departments/campus-security/clery-reports/TOUROCOLLEGE-2019ASR-print.pdf.

E. POLICY ON BIAS, HARASSMENT, AND DISCRIMINATION

Touro is committed to safeguarding the rights of its students, faculty, and staff and to providing an environment free of bias and prejudice. Under New York Law criminal activity motivated by bias and hatred toward another person or group based upon a belief or perception concerning race, color, national origin, ancestry, gender, religion, religious practice, age, disability or sexual orientation is illegal and punishable not only for the underlying crime, but, additionally, as a hate crime pursuant to the New York Penal Law# 485, et, seq. specifically Law # 485.05.

In the tables that list hate crimes, Touro is required to apply federal regulations for the "counting" of hate crimes, which is different from the New York state law as outlined below. The crimes listed can be considered hate crimes under certain conditions:

- Assault (1st, 2nd and 3rd Degree)
- Aggravated Assault on a Person Less than 11 Years Old
- Menacing (1st, 2nd and 3rd Degree)
- Reckless Endangerment (1st and

2nd Degree)

- Manslaughter (2nd Degree)
- Stalking (1st, 2nd, 3rd, and 4th Degree)
- Criminal Sexual Acts (1st Degree)
- Sexual Abuse (1st Degree)
- Aggravated Sexual Abuse (1st and 2nd Degree)
- Unlawful Imprisonment (1st and 2nd Degree)
- Kidnapping (1st and 2nd Degree)
- Coercion (1st and 2nd Degree)
- Burglary (1st, 2nd and 3rd Degree)
- Criminal Mischief (1st, 2nd, 3rd, and 4th Degree)
- Arson (1st, 2nd, 3rd, and 4th Degree)
- Petty Larceny
- Grand Larceny (1st, 2nd, 3rd, and 4th Degree)
- Robbery (1st, 2nd, and 3rd Degree)
- Harassment (1st Degree)
- Aggravated Harassment
- Simple Assault
- Larceny Theft
- Intimidation
- Destruction/ damage/ vandalism of property

In addition, any attempt or conspiracy to commit any of these crimes is also punishable as a hate crime. A person convicted of a hate crime will be subject to certain sentencing guidelines for felonies that impose a more severe penalty than similar but non- hate crime offence.

A hate crime conviction may also subject the offender to monetary penalties pursuant to the Law of their state. Any incident or attempt to commit a hate crime should be reported to Campus the Security Director, Lydia

Perez at 500 7th Avenue, 4th Floor, New York, NY 10018; office number (646) 565-6134; or by calling 1-888-Touro-911(1-888-687-6911); or your Campus Security Department in your state.

Reported incidents of hate crimes and attempts to commit hate crimes will be referred to the NYPD and/or other Law Enforcement Agencies for further investigation and legal action. Touro treats all hate crimes as serious offenses that need to be prosecuted with the full force of the legal system.

Touro College's full Non-Discrimination Statement can be found online at: www.touro.edu/non-discrimination/.

F. STUDENT GRIEVANCES

Touro is committed to safeguarding the interests of all students. Students are entitled to be treated with fairness and respect in accordance with Touro's policies and procedures. Touro does not condone unfair treatment of students by administration, faculty and/or staff.

Students who believe that they have been aggrieved by the College, and that such occurrence is not governed by another complaint mechanism, may seek redress through the complaint procedure outlined below. No adverse action will be taken against any person who files a complaint because of the filing of such complaint.

This student complaint procedure is available to Touro student who seeks to resolve a legitimate grievance directly affecting that student, provided that such circumstance is not governed by

another complaint mechanism (see Exception to Policy below). The procedure only applies to complaints that are the result of actions by another member of the College community while acting in an official capacity (e.g. faculty member, administrator, or staff) in contravention of the written policies of Touro.

If any student believes that his or her rights have been violated or infringed upon, or that Touro's policies and procedures have not been followed, that student may file a formal complaint in accordance with the guidelines below.

COMPLAINT PROCEDURE

When a complaint concerns an administrative function of Touro, including, but not limited to, tuition refund and student financial assistance, a student may file a formal complaint with the College-wide director or supervisor of the administrative unit in question, or their designee. Prior to filing the formal complaint, the student should attempt to remedy the situation via an informal mediation. If the informal mediation is unsuccessful, or if the student is uncomfortable attempting an informal resolution, then a formal complaint may be filed. The complaint should state, with particularity: the person(s) involved, the nature of the claim, the date, witnesses (if any), documents (if any), and the circumstances under which the alleged claim may have been committed.

LIMITATION PERIOD

Claims under this policy may only be brought within sixty (60) calendar days of the alleged misconduct.

EXCEPTION TO POLICY

This Policy is not applicable to situations that are governed by other policies. For example, complaints of sexual harassment are governed by Title IX; Touro currently has a robust policy and procedure for dealing with such allegations. Therefore, all such incidents are considered under that anti-harassment policy/process. Other examples of exceptions to the Grievance Policy include, but are not limited to, discrimination, Code of Conduct violations, and ADA Reasonable Accommodations requests and complaints.

G. RETALIATION

Retaliation is any adverse action taken against an individual (applicant, student or employee) because they filed a charge of discrimination or harassment (including sexual/gender harassment), complained to Touro or a government agency about discrimination or harassment (including sexual/gender harassment) on the job, or participated in a proceeding (such as an internal investigation or lawsuit), including as a witness. Retaliation also includes adverse action taken against someone who is associated with the individual participating in an investigation, such as a friend or family member.

Touro College will take every step necessary to protect the complainant, respondent and any witnesses against retaliation for reporting harassment (including sexual/gender harassment), discrimination or for participating in the investigation of a complaint.

Any employee, faculty member, or

student who retaliates against an individual who files a complaint, witnesses improper conduct, or participates in the investigation of a complaint, regardless of whether the complaint relates to the complaining person or someone else, violates Touro College policy and may be subject to sanctions, up to and including expulsion/termination from Touro. Complaints of retaliation should be reported as violations of this policy.

H. TOURO COLLEGE DRUGS AND CONTROLLED SUBSTANCES POLICY

The United States Department of Education has issued regulations implementing the provisions of the **Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226)**.

In compliance with Federal Law and New York State Law, this policy includes information to ensure that all members of the Touro Community are aware of the dangers of substance abuse and to outline the sanctions for violating this policy.

Students, faculty and staff who distribute or use illegal drugs or illicitly use drugs which would otherwise be legal, including alcohol, while on Touro campuses, locations and facilities, or as part of any Touro activities, are violating Federal Laws, New York State Laws, and the policies and procedures of Touro. Violations of federal and state laws may lead to prosecution and criminal sanctions, including, but not

limited to, fines and/or imprisonment.

Touro College is committed to educating and informing students, faculty and staff about the dangers and effects of drug use. Touro College recognizes that drug addiction and alcoholism are illnesses that are not easily resolved and may require professional assistance and treatment.

Touro may provide confidential counseling and referral services to students, faculty and staff with drug and/or alcohol problems. These services are available through the Office of the Dean of Students, the Vice-President of the Division of Graduate Studies, and/or Human Resources. All inquiries and requests for assistance will be handled with confidentiality.

Touro College also has a Biennial Review that is used to document the progress made by Touro and also provide insight into how Touro's Alcohol and Drug policy and programs could be improved.

Students are urged to view pages 26-28 in the Annual Security and Fire Report at www.touro.edu/departments/campus-security/clery-reports/TOUROCOLLEGE-2019ASR-print.pdf.

TOURO COLLEGE DISCIPLINARY STANDARDS FOR STUDENTS POSSESSING, USING, DISTRIBUTING, AND/OR SELLING DRUGS AND CONTROLLED SUBSTANCES

It is the policy of Touro College that unlawful use, possession, distribution, or manufacture of drugs and controlled substances on College property is strictly prohibited. Individuals who possess, use, distribute, or manufacture drugs or

controlled substances are subject to College disciplinary action, as well as possible criminal prosecution.

Students found in violation of these policies will be subject to disciplinary proceedings in accordance with the procedures outlined in this Student Handbook.

Student violators may be subject to the following sanctions and remedial measures:

- Expulsion
- Suspension
- Probation
- Censure
- Counseling and treatment
- Legal action
- Other sanctions

PUBLIC EDUCATION STATEMENT ON ILLICIT DRUG AND ALCOHOL USE

The mind-altering substances to be discussed here are: marijuana, cocaine, heroin and their derivatives, amphetamines (uppers), barbiturates (downers), hallucinogens, and alcohol.

Many individuals take such drugs to escape from their problems, but doing so only creates more problems.

The following is a brief listing of health problems resulting from substance abuse.

- The most obvious ones are death or severe organ damage (such as heart attack, respiratory arrest, damage to the liver and lungs, and stroke).
- The less obvious, though much more prevalent, problems of the mind and body are as follows:

a. Marijuana: Crowded thought

processes, impaired short term memory, slowed reflexes, chronic bronchitis, changes in menstrual cycle, possible birth defects.

b. Crack and Cocaine: Palpitations (racing heart), sleep disturbances, loss of appetite, paranoia, elevated blood pressure, decreased sexual performance, addiction.

c. Heroin: High risk of contracting AIDS and hepatitis from dirty needles, phlebitis (infection in the veins), embolism (blood clots or air in the veins that can cause sudden death), paranoia, depression, sleep disturbance, muscle and joint aches, clouded thought process, decreased sexual performance, addiction.

d. Amphetamines (Ice, speed, crack, crystal): Delusions, hallucinations (i.e. seeing bugs crawl under the skin), paranoia, palpitations (racing heart), sleep disturbances, psychosis, depression, decreased sexual performance, violent behavior, and addiction.

e. Barbiturates: Sedation (sleepiness), dulled thought processes, slurred speech, slowed reflexes, decreased motor abilities, impaired coordination, decreased sexual performance, and addiction.

f. Hallucinogens: Memory loss, speech difficulty, episodes of violence, convulsions, tremors, elevated body temperature, ruptured blood vessels, addiction.

g. Alcohol: Sedation (sleepiness), dulled thought processes, slurred speech, double vision, mood changes, slowed reflexes, impairment of coordination, loss of interest in sex, addiction.

NOTE: Mothers who drink alcohol during pregnancy may give birth to infants with irreversible physical abnormalities and mental retardation. Research shows that children of alcoholic parents are at greater risk than other young people of becoming alcoholics.

- **AIDS:** Users of needles who take any drugs run a high risk of contracting AIDS and hepatitis.
- **Addiction:** This is the common denominator for all mind-altering substances. With its insidious onset, addiction often goes undetected until the user's life is in chaos. Addiction pervades one's life, overpowering one's ability to reason and to relate to others. Addiction ruins the user's life and the lives of those around him/her.

TOURO COLLEGE REGULATIONS RELATING TO ALCOHOL USE

- The consumption of alcoholic beverages by individuals under the age of 21 is illegal in New York State.
- Persons under the age of 21 are prohibited from consuming alcoholic beverages on the premises of Touro College.
- Any student who falsely represents him/herself as being of age to consume alcohol is subject to disciplinary action as outlined in the Code of Conduct.
- Any employee of the College who provides alcohol to a minor on College premises shall be subject to full penalty under the laws of New York State.

- Alcohol abuse does not excuse employees of the College from neglect of their responsibilities to the College. Individuals whose work performance is impaired as a result of the use/abuse of alcohol may be required to participate in an appropriate evaluation and treatment program.
- Touro College observes the culpability laws for serving drinks to the mentally impaired and to individuals who are already inebriated.

SUBSTANCE ABUSE SELF-IDENTIFICATION AND AMNESTY

Touro recognizes that, sometimes, there may be health or safety emergencies related to the use of drugs or alcohol in which the potential for disciplinary action by Touro may deter students who want to seek assistance for themselves or for another member of the Touro community. In such instances, the health and safety of the at-risk student will be Touro's top priority. Therefore, should a student, or another individual on behalf of that student, voluntarily come forward seeking assistance in a situation involving the overconsumption or abuse of drugs and/or alcohol, Touro's student conduct response to the overconsumption/abuse will be, first and foremost, focused on medical treatment, counseling, and/or educational interventions.

However, Touro reserves the right to address any associated acts that compromises the wellbeing of its community and its members, such as

harassment, violence, damage, harm to self or others, or distribution of illegal substances, on a case-by-case basis as deemed appropriate and necessary.

Reporting a Personal Concern: Students who have concerns about their use of alcohol and/or other drugs, or students who are concerned of such use by a friend, are encouraged to seek assistance through one of Touro's support services. Confidentiality in these circumstances may be protected in compliance with Touro policy and applicable law (e.g. FERPA, HIPPA, etc.).

DRUG FREE SCHOOLS AND COMMUNITIES ACT

In compliance with the Drug Free Schools and Communities Act, Touro publishes information regarding the College's educational programs related to drug and alcohol abuse prevention; sanctions for violations of federal, state, and local laws and College policy; a description of health risks associated with alcohol and other drug use; and a description of available treatment programs for Touro students and employees. Drug and Alcohol Abuse Educational Training is available online to all of the Touro Community and may also be available in person through the Drug and Alcohol Awareness Training Program. A complete description of these topics, as provided in the College's annual notification to students and employees, is available in the Touro College and University Systems Policy Concerning Drugs and Alcohol

For Further Information

Students should consult the *Touro*

College Campus Security and Drug Alcohol Abuse Policies Information Brochure for a detailed description of the health risks and dangers resulting from consuming controlled substances. This brochure has a listing of treatment centers in the New York area. The brochure also outlines legal sanctions imposed under federal law and New York State law.

I. TOURO COLLEGE POLICY ON SEXUAL OFFENSES, BIAS, HARRASSMENT AND DISCRIMINATION

This policy applies to all members of the Touro community, including students, faculty, and administrators as well as third parties (i.e. vendors, and invitees). Discrimination or harassment of any kind in regard to a person's sex is not tolerated at our institution. Information and/or training regarding this policy is available to students, faculty, and staff.

Touro promotes an environment in which the dignity and worth of all members of the community are respected. It is the policy of Touro that sexual intimidation of students and employees is unacceptable behavior and will not be tolerated.

Touro College promotes an environment in which the dignity and worth of all members of the community are respected. It is the policy of Touro that sexual intimidation, discrimination or harassment of any kind in regard to a person's sex is unacceptable behavior and will not be tolerated. Information

and/or training regarding this policy is available online to students, faculty, and staff.

Title IX, and its implementing regulations, prohibit discrimination based on sex, including sexual harassment. The prohibition against discrimination extends to employment and third-parties. Sexual harassment is unwelcome conduct of a sexual nature and can include sexual advances, request for sexual favors, and other verbal, non-verbal, or physical conduct. Environmental harassment (sometimes referred to as hostile environment) is sexually harassing conduct that is sufficiently severe, persistent or pervasive to limit an individual's ability to participate in or receive benefits, services, or opportunities at Touro. This can include persistent comments or jokes about an individual's sex; verbal behavior, including insults, remarks, epithets, or derogatory statements; nonverbal behavior, including graffiti, inappropriate physical advances short of physical violence such as repeated and unwanted touching; and assault, including physical violence or the threat of physical violence.

New York Law also defines these acts as crimes if any of them are engaged in with a person who is incapable of consent either because of the person's age or because the person is mentally defective, mentally incapacitated, or physically helpless. Therefore, sexual abuse, sodomy, and rape are sex crimes and violators will be prosecuted in accordance with New York Penal Law.

Retaliation against any individual who makes a complaint will not be tolerated.

To officially file charges for an act of

sexual assault or rape, please contact The Office of The Dean of Students. If the alleged perpetrator is a student, you can initiate disciplinary action against this individual. All incidents must be reported within six (6) months of their occurrence.

If the alleged perpetrator is a faculty member of the college, the Office of the Dean of Students will refer the charges to the Dean of Faculties. Allegations against non-teaching employees of the college will be referred to the Director of Personnel. In all such instances, student victims will be guided and assisted by a staff member of the Office of the Dean of Students.

All divisions of Touro seek to foster a collegial atmosphere in which students are nurtured and educated through close faculty-student relationships, student camaraderie, and individualized attention. Discrimination or harassment of any kind is anathema to Touro's mission, history, and identity. Touro will resolve any identified discrimination in a timely and effective manner, and will ensure that it does not recur. Compliance with Touro's policies and procedures is a necessary step in achieving a safe environment in our educational community. The policies set forth were developed to promote a safe educational environment in compliance with the Violence Against Women Act (VAWA) and a high-quality campus life.

Those believing that they have been harassed or discriminated against on the basis of their sex, including sexual harassment, should contact the Title IX coordinator immediately. When Touro has notice of the occurrence, Touro is

compelled to take immediate and effective corrective action reasonably calculated to stop the harassment, prevent its recurrence, and as appropriate, remedy its effects.

This policy applies to all members of Touro, including students, faculty, and administrators as well as third parties (including, but not limited to, vendors, invitees, etc.). Information and/or training regarding this policy are available to students, faculty, and staff. In addition, information about this policy will be available on Touro's website.

TITLE IX COORDINATOR

The Title IX Coordinator or his/her designee is trained and knowledgeable about enforcement, compliance, communication, and implementation of Touro's anti-harassment and anti-discrimination policy.

Complaints may be filed by contacting the Title IX Coordinator:

Matthew Lieberman
Title IX Coordinator
Touro College
500 7th Avenue, 4th Floor
New York, NY 10018
(646) 565-6000 ext. 55667
matthew.lieberman@touro.edu

or alternatively the Chief Compliance officer at compliance@touro.edu.

For Further Information

Students are strongly urged to read the full policy at touro.app.box.com/v/titleixpolicy.

Students are also urged to read the Annual Security and Fire Report at

www.touro.edu/departments/campus-security/clery-reports/TOUROCOLLEGE-2019ASR-print.pdf.

Additional information about this policy will be available on Touro's website. Students may contact the Office for Civil Rights of the U.S. Department of Education for inquiries concerning the application of Title IX as well as the implementation of its regulations. The Office for Civil Rights can be contacted using the following information:

U.S. Department of Education
Office for Civil Rights
32 Old Slip, 26th Floor
New York, New York 10005
(646) 428-3800
Fax (646) 428-3843
OCR.NewYork@ed.gov

J. TOURO COLLEGE CAMPUS SECURITY

Safety and security are concerns commonly shared by the students, faculty, and staff employees of Touro College. The College is committed to keeping its campus locations, centers, and sites secure.

ACCESS TO THE CAMPUS

Students must show a valid identification card to enter Touro College facilities. Visitors must receive a temporary pass from guards on duty to enter Touro facilities.

SECURITY SERVICES

Touro College has contracted with professional security guard services to maintain and monitor security at its campuses and sites. Selected locations

have armed Security Officers. Security personnel are carefully screened before being assigned to Touro College, and supervised to ensure quality assurance. Security staff are supervised by means of their agency supervisor, and as well as the Campus Security Director.

Security personnel respond to emergency calls for service, enforce regulations, and assist in security building inspections and fire prevention. Electronic means, such as closed circuit television, are also used to monitor activities at many College centers.

The Security Officers may detain individuals who engage in illegal and criminal actions until New York City police officers arrive and/or your local law enforcement agency arrives. They are empowered to enforce Touro's regulations, to investigate incidents, and to apprehend those who violate Touro regulations or commit crimes on campus. Criminal violators that are apprehended are turned over to the police. Our Security Officers are not peace officers or police officers and have no power of arrest.

Our Security Director meets regularly with police commanders to help ensure the safest environment for our campus community.

REPORTING CRIMINAL INCIDENTS AND OTHER EMERGENCIES

All students, employees, and guests should promptly report criminal incidents, accidents, and other emergencies to the Department of Campus Security by dialing **1-88-Touro911 [(888) 687-6911]**. This

service allows you to speak to a live operator, 24 hours a day, seven days a week, to report any incidents or occurrences. The service refers all calls to the appropriate agencies (i.e., fire, police, etc.) for assistance, as well as to the appropriate College authorities. Additionally you may report any incidents to any Security Officer at your site, the Campus Security Director, and/or Operations. If you are located in a Student Residence Hall you can also report any incident to your Resident Director, Assistant Resident Director, or R/A at your facility.

The Campus Security Administrative Office can be reached at:

320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55520
security@touro.edu

www.g4sreport.com/R360/webPortal/GVNPX

If assistance is required in completing or reporting an incident/occurrence to local law enforcement agencies, we at Touro Campus Security will be glad to render any assistance needed.

Annual statistics on the incidence of crime at Touro College campuses and sites is published in the Touro College Campus Security Handbook. Students are urged to read the Annual Security and Fire Report at *www.touro.edu/departments/campus-security/clery-reports/TOUROCOLLEGE-2019ASR-print.pdf*.

K. MISCELLANEOUS COLLEGE POLICIES

ANTI-HAZING REGULATIONS

No student or group of students shall encourage or participate in any form of hazing. Hazing is defined as action taken or situations created to produce excessive mental or physical discomfort, embarrassment, harassment, or ridicule. This covers coercive activities and mentally degrading games.

SMOKING, INCLUDING THE USE OF ELECTRONIC CIGARETTES OR VAPOR DEVICES

Touro College recognizes the health, safety, and benefits of smoke-free air and the special responsibility that it has to maintain an optimally healthy and safe environment for its faculty, students, employees, and guests. Touro is committed to the promotion of good health, wellness, and the prevention of disease and is compliant with New York state law regarding smoking indoors. Out of respect and loyalty to the college and its mission, smoking is not permitted inside any campus building, any of our health care facilities where patient care is delivered, or any College vehicles. Violators are subject to disciplinary action. In addition, smoking materials shall not be sold or in any way distributed under the auspices of Touro.

ACCEPTABLE USE POLICY FOR INFORMATION TECHNOLOGY

The Acceptable Use Policy provides for users of the institutional technology resources, facilities, and/or equipment

to act responsibly, to abide by Touro's policies, and to respect the rights and privileges of other users. Each user of Touro technology resources is responsible for adhering to all legal and ethical requirements in accordance with the policies of Touro and applicable law.

All users of Touro technology resource users must submit, upon commencement of their relationship with Touro, or at another appropriate time, acknowledgement of the Acceptable Use Policy (AUP). In submitting the AUP Acknowledgement Form, each individual will be certifying that he/she has read and will comply with the AUP.

Students are urged to read the complete policy, which can be seen at touro.app.box.com/v/AcceptableUsePolicy.

INTERNET SERVICES AND USER-GENERATED CONTENT POLICY

As an educational institution, we recognize that these Internet-based services can support your academic and professional endeavors, but we are also aware that, if not used properly, they can be damaging. In both professional and institutional roles, students, faculty and staff should follow the same behavioral standards online as they should offline, and are responsible for anything they post to a social media site regardless of whether the site is private (such as a portal open to the Touro community only) or public. The same laws, professional expectations, and guidelines for

interacting with students, parents, alumni, donors, media and other college agents apply online as apply offline.

Students are urged to read the entire policy at touro.app.box.com/v/InternetService-UserGenContent.

L. CONFIDENTIALITY OF STUDENT EDUCATION RECORDS (FERPA)

THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 (FERPA)

The Family Educational Rights and Privacy Act of 1974, as amended, grants all eligible students the right of access to their own educational records as defined in the law. The law prohibits access to or release of personally identifiable information without the prior written consent of the student except under certain limited circumstances. Touro College policy does not permit access to or release of student records to any party except as authorized by this law. It should be noted, however, that this legislation concerning privacy is affected by Section 510 of the Veterans Education and Employment Act of 1976, which provides that, P.L. 93-568 notwithstanding, records and accounts pertaining to veterans, as well as those of other students, shall be available for examination by government representatives. It is also affected by Sections 507 and 508 of the Patriot Act of 2001, which provides that officials designated by the U.S. Attorney General may petition the court to examine records deemed relevant to certain

authorized investigations or prosecutions. If a student wishes to inspect or review his or her records, he or she may contact the Office of the Registrar, which can also provide complete information concerning the policy.

The Family Educational Rights and Privacy Act of 1974 as amended (FERPA) was designed to protect the privacy of education records. Education records include records, files, documents, or other materials in hard copy or in electronic format, maintained by Touro College or a party acting on behalf of Touro College, which contain information directly related to a student. FERPA specifies some limited exceptions including certain personal memory aids and certain employment records.

FERPA affords students certain rights with respect to their education records. These rights include:

1. The right to inspect and review the student's education records within a reasonable period of time, but not more than 45 days after the College receives a request for access. Students should submit to the Office of the Registrar written requests that identify the record(s) they wish to inspect. The Office of the Registrar will make arrangements for access and notify the student of the time and place the records may be inspected.

2. The right to request an amendment to the student's education records that the student believes contains information that is inaccurate, misleading, or in violation of the student's rights of privacy. Students may ask the

College to amend a record that they believe is inaccurate. They should write to the Office of the Registrar, clearly identify the part of the record they want changed, and specify why it is inaccurate. If the College decides not to amend the record as requested by the student, the College will notify the student of the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide signed and dated written consent before the College discloses personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent.

- a. One exception that permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by the College in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the College has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has a

legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

b. A second exception that permits disclosure without consent is disclosure of Directory Information. Directory Information is information that is generally not considered harmful or an invasion of privacy if released.

The following is considered “Directory Information” at Touro College and may be made available to the general public unless the student notifies the Office of the Registrar in writing before the last day to add classes in a semester:

- Name
- Address
- Email address
- Telephone listing
- Date and place of birth
- Photograph
- Major field of study
- Dates of enrollment
- Enrollment status
- Classification (freshman, etc.)
- Honors and awards
- Degrees and dates of conferral
- Most recent prior educational agency or institution attended

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Touro College to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Policy Compliance Office

U.S. Department of Education
400 Maryland Avenue SW
Washington, D.C. 20202-4605

AUTHORIZATION FOR NON-DISCLOSURE OF DIRECTORY INFORMATION

Enrolled students may refuse to permit disclosure of Directory Information. To do so, they must submit a completed “Authorization for Non-Disclosure of Directory Information” form to the Registrar before the last day to add classes in a semester. This request is valid only for the academic year in which it is made. A new form requesting non-disclosure must be submitted each academic year.

VII. APPENDICES

APPENDIX A: TOURO COLLEGE MISSION GOALS, AND OBJECTIVES (UPDATED 2015)

MISSION STATEMENT

Touro College is an independent institution of higher education under Jewish auspices, established to transmit and perpetuate the Jewish heritage, as well as to serve the general community in keeping with the historic Jewish commitment to intellectual inquiry, the transmission of knowledge, social justice, and service to society. Touro offers undergraduate and graduate programs in Jewish studies, the liberal arts and

sciences, and the professions, including education, law, medicine, pharmacy, the allied health sciences, social work, and business. These programs serve diverse components of the Jewish community and the larger society, especially those who have been underserved in the past. Touro is a college where personal growth, scholarship, and research are fostered and where men and women are prepared for productive lives of dignity, value, and values.

The Jewish heritage embraces two fundamental components, the particular and the universal, as reflected in Hillel's dictum in Ethics of the Fathers, "If I am not for myself, who will be for me? And if I am concerned only with myself, what am I?" This teaching shapes the core values of the College, which include a commitment to quality education for all; the treatment, with integrity and respect, of all students, faculty, and staff; the role of ethics in the professions; and the building of a responsive and responsible society.

GOALS AND OBJECTIVES

GOAL 1

To transmit and enrich the Jewish heritage and its tradition of intellectual inquiry, as well as to incorporate Jewish studies into programs on the undergraduate, graduate, and professional levels

Institutional Objectives

1. Offer courses and programs in Jewish Studies
2. Encourage research in Jewish history and culture
3. Provide academic and cultural programs to Jewish communities

through branch campuses in the United States and abroad

GOAL 2

To promote sensitivity to ethical concerns and social responsibility through both the curriculum and community outreach

Institutional Objectives

1. Offer core curricula that provide a strong ethical foundation for all students
2. Include ethical considerations within the various disciplines and professional offerings within the curriculum
- 3 Foster programs and activities emphasizing service to society

GOAL 3

To further the career interests and professional aspirations of our students though a broad range of academic programs and related activities

Institutional Objectives

1. Offer programs on the undergraduate level that prepare students for careers as well as further professional studies
2. Sponsor graduate and professional programs to meet the career aspirations of students in the context of changing market conditions
3. Provide advisement, counseling, and career services to our students.

GOAL 4

To advance proficiency in communication, information and technological literacy, analytical skills, and quantitative reasoning

Institutional Objectives

1. Include General Education proficiencies in the core curricular requirements
2. Encourage the application of these skills in both the undergraduate and graduate curriculum

GOAL 5

To promote and support faculty and student research and scholarship

Institutional Objectives

1. Place greater emphasis on scholarship and research
2. Provide funding to strengthen the research infrastructure
3. Encourage greater opportunities for faculty and student research and collaboration

GOAL 6

To develop and provide educational opportunities to underserved students in diverse communities

Institutional Objectives

1. Provide greater access to higher education through community and neighborhood campus locations
2. Recruit and retain underserved and disadvantaged students
3. Support student learning with resource and tutoring centers

GOAL 7

To maintain Touro as a learner-centered community in consonance with the College mission

Institutional Objectives

1. Provide students with convenient supportive student services throughout the Touro system

2. Train faculty in a variety of instructional approaches to maximize the learning experience
3. Foster a sense of community through the use of internal communication, technology, and other means

GOAL 8

To expand educational opportunities through distance learning and blended programs

Institutional Objectives

1. Promote the use of online technologies in teaching, learning, and in the delivery of services
2. Increase availability of online and blended courses and programs

APPENDIX B: GENERAL EDUCATION MISSION, GOALS, AND OBJECTIVES

MISSION STATEMENT

As a fundamental component of all academic programs, General Education is the foundation supporting student acquisition of skills in communication, analysis, mathematical reasoning, and synthesis. General Education provides students with transferrable skills that prepare them to gain knowledge, acquire new competencies, and broaden their perspectives so that they may better adapt to the needs of a changing society.

The learning experiences and assessments provided by our academic programs are built on the General Education goals, which are reflected

in the College's core requirements.

GOALS AND OBJECTIVES

GOAL 1: Students will communicate effectively in writing.

Objectives: Students will be able to:

- 1.1. demonstrate fluency in a writing process that involves planning, drafting, revising, and editing;
- 1.2. research, organize, and produce texts in a variety of written modes for specific audiences; demonstrate understanding and recognition of plagiarism; apply ethical reasoning in the use of language.

GOAL 2: Students will develop effective oral communication skills.

Objectives: Students will be able to:

- 2.1 demonstrate the elements of effective oral communication;
- 2.2 research, organize, and deliver a message to specific audiences;
- 2.3 evaluate the effectiveness and relevance of messages and presentations;
- 2.4 demonstrate understanding and recognition of plagiarism;
- 2.5 apply ethical reasoning in the use of language.

GOAL 3: Students will develop, apply and use mathematical reasoning skills in solving problems.

Objectives: Students will be able to:

- 3.1 read and comprehend information with mathematical content;

- 3.2 analyze quantitative information;
- 3.3 determine patterns, trends, and relationships from a variety of sources;
- 3.4 solve numeric and word problems using logic and mathematical skills.

GOAL 4: Students will develop analytical and critical thinking skills.

Objectives: Students will be able to:

- 4.1 analyze, evaluate, and question information;
- 4.2 formulate and develop relevant responses to problems based on logic and available information.

GOAL 5: Students will develop necessary literacy required to analyze and implement solutions involving use of the computer.

Objectives: Students will be able to:

- 5.1 demonstrate computer literacy in academic and professional contexts;
- 5.2 demonstrate understanding of computer technology and application software.

GOAL 6: Students will develop information literacy necessary to identify, locate, evaluate, communicate, and apply information.

Objectives: Students will be able to:

- 6.1 determine the extent of information needed;
- 6.2 locate information from books, journals, the Internet, databases, and media;
- 6.3 evaluate and apply appropriate search strategies;

- 6.4 evaluate the quality of sources in terms of reliability, bias, currency, and authority;
- 6.5 access and use information ethically and legally.

GOAL 7: Students will demonstrate an understanding of the scientific method and its application to solve problems and analyze data in at least one discipline in the sciences.

Objectives: Students will be able to:

- 7.1 demonstrate an understanding of the methods scientists use to explore natural phenomena, such as observation, hypothesis development, experimentation, and evaluation of evidence;
- 7.2 demonstrate the ability to comprehend and analyze scientific literature.

GOAL 8: Students will develop knowledge of culture and history.

Objectives: Students will be able to:

- 8.1 demonstrate understanding of elements of culture in relation to history, values, politics, communication, economy, or beliefs and practices.

APPENDIX C: FAILURE TO EDUCATE AND LIABILITY DISCLAIMER

The payment of tuition entitles a student to register and matriculate in the courses and programs available and offered by Touro College. In order for a degree to be earned, passing

grades must be achieved and any other prerequisites required by the school and program must be fulfilled. While students expend significant sums associated with higher education, successful completion of a course, program, or degree is dependent on many factors, Touro College makes absolutely no assurances or representations of guaranteed success, merely that it will provide students with the tools needed to accomplish their academic goals.

Touro College's liability (as well as its faculty, staff, and third parties action by, through or on its behalf) is limited in all respects, no matter the cause of action or theory of liability, to the amount of tuition actually paid by the student in the one year prior to which the claim is made. No award of incidental, consequential, punitive, or lost profits damages may be awarded.

APPENDIX D: ALTERNATIVE DISPUTE RESOLUTION

Touro College's Alternative Dispute Resolution (ADR) policy was created with the intention of providing a program for the quick, fair and accessible resolution of Disputes (see definition below) between Touro College, and Touro College's current and former students (as well as applicants) related to or arising out of a current, former or potential academic relationship with Touro College. The policy is intended to provide an exclusive mechanism for the final and binding resolution of all Disputes that cannot otherwise be resolved internally

through the academic and disciplinary methods described elsewhere in this Handbook.

A student's acceptance, registration, enrollment, matriculation and/or petition for graduation and matriculation at Touro College acts as his or her consideration and consent to these terms. Students agree that he or she will pay for their own fees and expenses related to or arising out of the ADR.

All Disputes (as defined below) between Touro College, on the one hand, and any current or former student or applicant on the other, which cannot be resolved internally, shall be submitted to non-binding mediation with a neutral mediator affiliated with an established and reputable organization engaged in alternative dispute resolution (ADR Organization). The parties shall select the mediator jointly, or if they cannot agree, the ADR Organization will provide a list of mediators from which one shall be selected pursuant to the ADR Organization's rules or other procedure mutually agreed upon. If upon completion of mediation all or any part of the Dispute is still unresolved, the remaining Dispute shall be submitted to final and binding arbitration as set forth below.

In accordance with the Federal Arbitration Act and to the extent not inconsistent with the primacy of federal law, all Disputes remaining after completion of the mediation shall be exclusively conducted and heard by an ADR Organization, designated by Touro in its sole and absolute discretion, before a single arbitrator who shall be an attorney. "Dispute" means all legal and equitable claims,

demands, and controversies, of whatever nature or kind, whether in contract, tort, under statute or regulation, or some other law or theory; the application, potential enrollment, enrollment, matriculation, continued enrollment and matriculation, and graduation (or denial thereof), suspension, dismissal, expulsion, separation or any other academic, disciplinary or other action or termination of such student by Touro College; any other matter related to or concerning the relationship between the student and Touro College including, by way of example and without limitation, allegations of: discrimination or harassment based on race, religion, national origin, age, veteran status or disability, sex, gender, sexual orientation, retaliation, defamation, infliction of emotional distress, violation of The Americans With Disabilities Act of 1990, Sections 1981 through 1988 of Title 42 of the United States Code, The Immigration Reform and Control Act of 1986, New York State Human Rights Law, New York City Human Rights Law, or any other federal, state or local civil, Family Educational Rights and Privacy Act of 1974 (FERPA), Campus Sex Crimes Prevention Act, Title VI or Title IX of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, as amended, as well as any other law related to students, not-for-profits and higher educational institutions. Disputes do not include collections actions of tuition or other fees payable by the student and owed to Touro College.

ADR Procedures

To initiate ADR, the Touro College student or applicant must send a written

demand for ADR to the Office of Institutional Compliance (OIC). The demand shall set forth a statement of the facts relating to the Dispute, including any alleged act(s) or omission(s) at issue; the names of all person(s) involved in the Dispute; the amount in controversy, if any; and the remedy sought. The demand must be received by the OIC within the time period prescribed by the earlier of Touro College policy or the statute of limitations applicable to the claims(s) alleged in the demand. If a student or applicant fails to file a request for ADR with Touro College and the ADR Organization within the required time frame, the Dispute will be conclusively resolved against the student or applicant without any right to appeal same.

Within thirty (30) days of receiving such demand, or as soon as possible thereafter, if Touro and the student/applicant are unable to resolve the Dispute informally, Touro College shall file the ADR demand with the appropriate office of the ADR Organization. The parties then shall engage in mediation, and to the extent any Dispute remains thereafter; the Dispute will be referred to final and binding arbitration.

The arbitration of any claims by a student or applicant as part of a Dispute shall be limited to his or her individual claims. The student or applicant shall not assert, prosecute, or obtain relief on, and expressly waives, any and all class, collective or representative claims which purport to seek relief on behalf of other persons. Any judgment upon the award rendered by the arbitrator shall be final and non-appealable, and may be

entered in any court of competent jurisdiction.

If any provision of this ADR policy is determined by any arbitrator or court of competent jurisdiction to be invalid or unenforceable, said provision shall be modified to the minimum extent necessary to render it valid and enforceable, or if modification is not possible, the provision shall be severed from the policy, and the remaining provisions shall remain in full force and effect, and shall be liberally construed so as to effectuate the purpose and intent of the policy. This policy prohibits a student or applicant from filing or prosecuting any Dispute through a civil action in court before a judge or jury involving any Dispute.

APPENDIX E: FOREIGN STUDENT DISCLAIMER

Foreign scholars and students' responsibilities include, but are not limited to, applying for a visa, fulfilling the initial report requirement, maintaining legal status in the United States, obtaining health insurance, and fulfilling the residency requirements, if any. It is the student's responsibility to comply with all immigration requirements and deadlines. Assistance by the Responsible Officer (RO) or Alternate Responsible Officer (ARO) is advisory only and is not a substitute for professional immigration guidance, which is recommended.

By participating in any Touro program as a foreign student, you waive and Touro further disclaims any liability in contract and tort, including negligence, in connection with any action or inaction of the RO, ARO or

Touro in connection with your immigration status or failure to maintain such status.

APPENDIX F: TOURO CAMPUS LOCATIONS

THE LANDER COLLEGES (as of September 2019)

Lander College of Arts and Sciences – Flatbush Campus
1602 Avenue J and
2002 Avenue J
Brooklyn, NY 11230
(718) 252-7800
Fax: (718) 253-9455

The Lander College for Women: The Anna Ruth and Mark Hasten School in Manhattan
227 West 60th Street
New York, NY 10023
(212) 287-3500
Fax: (212) 582-2322

The Lander College for Men
75-31 150th Street
Kew Gardens Hills, NY 11367
(718) 820-4800
Fax: (718) 820-4838

Touro Year Abroad In Israel Program Office
11 Rechov Beit Hadfus
Givat Shaul, Jerusalem 95483
(02) 651-0090 x3
(800) 950-4824
csosevsky@touro.edu

Touro College Los Angeles
1317 North Crescent Heights
Boulevard
West Hollywood, CA 90046
(323) 822-9700
tourola@touro.edu

INSTITUTE FOR PROFESSIONAL STUDIES/MACHON L'PARNASA

2002 Avenue J
Brooklyn, NY 11210
(718) 871-4267
Fax: (718) 871-4072

NEW YORK SCHOOL OF CAREER AND APPLIED STUDIES (NYSCAS)*

Main Campus – Manhattan
320 West 31st Street
New York, NY 10001
(212) 463-0400, ext. 55429, 55483
Fax: (212) 627-9144

Flatbush Campus
1602 Avenue J
Brooklyn, NY 11230
(718) 252-7800

Kings Highway Computer Center
1726 Kings Highway
Brooklyn, NY 11229
(718) 336-6471

360 Neptune Avenue Location
360 Neptune Avenue
Brooklyn, NY 11235
(718) 885-8500
Fax: (718) 265-6413

**Starrett Classroom and
Administrative Site**
1344 Pennsylvania Avenue
Brooklyn, NY 11239
(718) 642-6562
Fax: (718) 642-4783

Dov Revel Forest Hills

71-02 113th Street Forest

Hills, NY 11375

(718) 520-5107

Fax: (718) 520-8170

*This is not a comprehensive listing
of all the NYSCAS locations.

**SCHOOL FOR LIFELONG
EDUCATION**

1273 53rd Street

Brooklyn, NY 11219

(718) 871-6187

Fax: (718) 437-1609

**GRADUATE AND
PROFESSIONAL SCHOOLS****Jacob D. Fuchsberg Law Center**

225 Eastview Drive

Central Islip, NY 11722

(631) 761-7000

Graduate School of Business

232 West 40th Street

New York, NY 10018

(212) 742-8770

Graduate School of Education**

320 West 31st Street

New York, NY 10001

(212) 463-0400, ext. 55790

Fax: (212) 462-4889

Graduate School of Social Work

320 West 31st Street

New York, NY 10001

(212) 463-0400, ext. 55269

Graduate School of Technology

320 West 31st Street

New York, NY 10001

(212) 463-0400, ext. 55378

Graduate School of Jewish Studies

320 West 31st Street

New York, NY 10001

(212) 463-0400, ext. 55581

**GRADUATE AND
PROFESSIONAL SCHOOLS
– HEALTH-RELATED****School of Osteopathic Medicine-
Harlem**

Courses are held at:

230 West 125th Street

New York, NY 10027

(646) 981-4500

Student Services:

2090 Adam Clayton Powell, Jr.

Boulevard, Suite 603

New York, NY 10027

(212) 851-1199

**School of Osteopathic Medicine-
Middletown**

60 Prospect Ave

Middletown, NY 10940

(845) 648-1000

School of Pharmacy

230 West 125th Street

New York, NY 10027

(646) 981-4700

**School of Health Sciences –
Main Campus, Manhattan**

320 West 31st Street

New York, NY 10001

(212) 463-0400

Medical Imaging Program

506 Lenox Ave, KP415

New York, NY 10037

(212) 939-3477

Occupational Therapy Program

320 West 31st Street

New York, NY 10001

(631) 665-1600, ext. 6505

Physical Therapy Program

320 West 31st Street
New York, NY 10001
(631) 665-1600, ext. 6327

Physician Assistant Program

232 West 40th Street
New York, NY 10018
(646) 795-4510, ext. 47139

School of Health Sciences –**Bay Shore Branch Campus**

1700 Union Boulevard
Bay Shore, NY 11706
(631) 665-1600
Fax: (631) 665-6342

School of Health Sciences –**Nursing Program**

902 Quentin Road
Brooklyn, NY 11223
(718) 236-2661/8674
Fax: (718) 234-6495

**School of Health Sciences – Speech
Language Pathology Program**

902 Quentin Road
Brooklyn, NY 11223
(718) 787-1602

**The Graduate Schools offer courses
at a number of locations in the greater
New York City area.

OTHER AMERICAN LOCATIONS**Touro University College of
Osteopathic Medicine**

1310 Club Drive
Mare Island
Vallejo, CA 94592
(707) 638-5200
Fax: (707) 562-5104

Touro University Nevada

874 American Pacific Drive
Henderson, NV 89014
(702) 777-8687

Touro University Worldwide

10601 Calle Lee #179
Los Alamitos, CA 90720
tuw.edu

online@tuw.edu

1(877) 868-7690

INTERNATIONAL LOCATIONS**Touro College Israel – Lander****Colleges Undergraduate Offerings**

11 Rechov Beit Hadfus
Givat Shaul, Jerusalem 95483
(02) 651-0090, ext. 2
1(800) 950-4824
shmuel.klammer@touro.edu

**Lander Institute of Jewish Studies,
Moscow, Russia**

Oleniy Val. 3, Bldg. 1
Moscow, Russia 107076
(495) 6600770

Moscow University Touro

20 Bldg 1, Podsosensky Pereulok
Moscow, Russia 105062
(495) 9174169

Touro College Berlin

Campus am Rupernhorn
Am Rupernhorn 5
14055 Berlin, Germany
(49-30) 30 06 86-0

APPENDIX G: HELP HOTLINES

AIDS

www.nyaidsline.org

New York City Health AIDS

(800) 872-2777

New York State Info

(800) 541-2437

ALCOHOL ABUSE

Alcoholism Council of Greater New York

(212) 252-7001

Al-Anon and Alateen

(212) 941-0094

(508) 366-0556

CHILD ABUSE

www.childhelp.org

National Child Abuse Hotline

(800) 422-4453

Incest Helpline: (212) 227-3000

CRISIS INTERVENTION

American Red Cross (Disaster Services)

(212) 787-1000

DOMESTIC VIOLENCE

www.thehotline.org

Violence Intervention Hotline

(800) 621-HOPE (4673)

National Domestic Violence Hotline

(800) 799-SAFE (7233)

DRUG ABUSE

drughelpline.org

Network Hotline for Drug and

Alcohol Addiction

(800) 559-9503

Alcoholics Anonymous

www.aa.org

(877) 515-1255

Narcotics Anonymous Hotline

www.na.org

(800) 559-9503

Cocaine Anonymous

www.ca.org

(310) 559-5833

Marijuana Anonymous

www.marijuana-anonymous.org

(800) 766-6779

EATING DISORDERS

National Association of Anorexia

Nervosa & Associated Disorders

(ANAD)

www.anad.org

(630) 577-1330

GAMBLING

Gambling Anonymous Hotline

www.gamblersanonymous.org

(888) GA-HELPS

MEDICAL CENTERS

Maimonides Medical Center

4802 10th Avenue

Brooklyn, NY 11219

(718) 283-6000

Coney Island Hospital

2601 Ocean Parkway

Brooklyn, NY 11235

(718) 616-3000

New York Methodist Hospital

263 7th Avenue

Brooklyn, NY 11215

(718) 780-3000

Downstate Medical Center

450 Clarkson Avenue

Brooklyn, NY 11203

New York Hospital Cornell Medical Center

525 East 68th Street

New York, NY 10065

(212) 746-5454

The Mount Sinai Hospital

1468 Madison Avenue

New York, NY 10029

(212) 241-6500

Roosevelt Hospital
1000 10th Avenue
New York, NY 10019
(212) 523-4000

New York Presbyterian Hospital
622 West 168th Street
New York, NY 10032
(212) 305-2500

Flushing Medical Center
4500 Parsons Boulevard
Flushing, New York 11355
(718) 670-5000

**MENTAL HEALTH
EMERGENCY RESOURCES**

Bedford-Stuyvesant/Crown Heights
Interfaith Hospital,
Psychiatric Emergency
(718) 604-6565

Borough Park Area Maimonides
Community Health Center
(718) 283-7879

MISSING CHILDREN

The Hotline for the Center for
Missing and Exploited Children
(800) 843-5678

Child Find of America
(800) 426-5678

Parent Help Program
(800) 716-3468

RAPE

Sex Crime Report Line of the New
York Police Department
(212) 267-7273

Victims Assistance Hotline
(914) 345-9111

Special Victims Unit, Brooklyn
(718) 735-0516

RUNAWAYS

National Runaway Switchboard
(800) 786-2929

Covenant House 9-Line
(800) 999-9999

Suicide 24-Hour Hotline
(800) 784-2433

Learning Disabilities Help Line
Hotline
(800) 342-3009

New York State Child Abuse Hotline
(800) 342-3720

New York State Child Abuse and
Neglect Prevention Information Line
(800) 342-7472

POISON CONTROL
(800) 222-1222

24-HOUR HOTLINES

New York City Domestic Violence
Bilingual Hotline
(800) 621-HOPE

Hearing Impaired
(800) 810-7444

Safe Horizons
(212) 577-7777

Samaritans Crisis Hotline
(212) 673-3000

SHELTERS

Bronx

Aegis Battered Women's Program
(800) 621-HOPE

Project Oasis Safe Homes
(800) 621-HOPE

New Day Shelter
(718) 617-8762

Brooklyn

Park Slope Safe Homes Project
(718) 499-2151

Women's Survival Space
(718) 439-1000

Family Project
(718) 443-3928

Project Oasis Safe Homes
(800) 621-HOPE

Women's Safe Start II
(718) 453-2280

Manhattan
Safe Horizons
(212) 577-7777

Sanctuary For Families, Inc.
(212) 349-6009

Urban Women's Retreat
(800) 621-HOPE

WomanKind
(212) 360-5090
Toll-free: (888) 888-7702

Queens
Transition Center (kosher facilities)
(718) 520-8045

Allen Women's Resource Center
(212) 577-7777

Project Oasis Safe Homes
(800) 621-HOPE

Women Helping Women
(718) 291-2555

Staten Island
Project Oasis Safe Homes
(800) 621-HOPE

APPENDIX H: EMERGENCY PREPAREDNESS POLICY STATEMENT REGARDING TOURO COLLEGE EMERGENCY RESPONSE AND EVACUATION PROCEDURES

This policy statement summarizes Touro College's emergency response and evacuation procedures, including protocols for emergency notifications in those situations that represent a significant emergency or dangerous situation affecting the health and/or safety of the College community. This policy statement complies with the Emergency Notification requirements of the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, as amended by the Higher Education Opportunity Act of 2008 and applicable Department of Education regulations.

EMERGENCY ACTION PLAN

The College's Department of Emergency Preparedness is responsible for the overall direction and planning for emergency situations on campus or those that occur in the local or regional area affecting the campus. Under the guidance of the director, the College has developed a comprehensive, all-hazard Emergency Action Plan that outlines steps the College will take to respond to from a full range of likely hazards it may face. A summary of the College's emergency response procedures is

located at touroone.touro.edu in the Emergency Preparedness section. Included at this webpage is detailed information regarding the College's emergency notification policy.

The College will conduct emergency management exercises at a minimum once yearly. These exercises may include tabletop drills, emergency operations center exercises, or full-scale emergency response exercises. The College conducts after-action reviews of all emergency management exercises.

In conjunction with at least one emergency management exercise each year, the College will notify the community of the exercise and remind the community of the information included in the College's publicly available information regarding emergency response procedures.

EMERGENCY NOTIFICATION SYSTEM

The College is committed to ensuring the campus community receives timely, accurate, and useful information in the event of an emergency situation on campus or in the local area that poses a risk to the health and safety of campus community members. To support this commitment, the College has invested in several multi-modal forms of communications that allow administrators to distribute notices in the event of a critical incident or dangerous situation.

Confirming the Existence of a Significant Emergency or Dangerous Situation and Initiating the Emergency Notification System:

The Department of Campus Security

and/or other campus first responders may become aware of a critical incident or other emergency situation that potentially affects the health and/or safety of the campus community. Generally, campus first responders become aware of these situations when they are reported to the Emergency Coordinator, Emergency Evacuation Coordinators, and Campus Security, or upon discovery during security patrol or other assignments.

Once first responders confirm that there is, in fact, an emergency or dangerous situation that poses an immediate threat to the health or safety to some or all members of the campus community, first responders will notify supervisors in the Department of Campus Security or the Department of Emergency Preparedness to issue an emergency notification.

The College's authorized representatives, including supervisors in the Department of Campus Security and the Department of Emergency Preparedness will immediately initiate all or some portions of the College's emergency notification system. If, in the professional judgment of first responders, issuing a notification potentially compromises efforts to assist a victim or to contain, respond to, or otherwise mitigate the emergency, the College may elect to delay issuing an emergency notification. As soon as the condition that may compromise efforts is no longer present, the College will issue the emergency notification to the campus community or applicable segment of the community.

*Determining the Appropriate
Segment or Segments of the Campus
Community to Receive an Emergency
Notification:*

Campus and local first responders on the scene of a critical incident or dangerous situation that poses an immediate threat to the health or safety of the campus community will assist those preparing the emergency notification with determining what segment or segments of the campus community should receive the notification. Generally, campus community members in the immediate area of the dangerous situation (i.e., the building, adjacent buildings, or surrounding area) will receive the emergency notification first. The College may issue subsequent notifications to a wider group of community members. In addition to the emergency notification that may be issued via the College mass notification system, the College will also post applicable messages about the dangerous condition on its homepage to ensure the rest of the campus is aware of the situation, and the steps they should take to maintain personal and campus safety. If the emergency affects a significant portion of or the entire campus, College officials will distribute the notification to the entire campus community.

*Determining the Contents of the
Emergency Notification:*

The office responsible for issuing the emergency notification, the Department of Emergency Preparedness, will, with the assistance of campus and local first responders, determine the content of the notification. The College has developed

a wide range of template messages addressing several different emergency situations. The communications officers (or others issuing the alert) will select the template message most appropriate to the ongoing situation and modify it to address the specifics of the present incident. Those issuing the notification will use the following guidelines when determining the contents of the emergency message.

The first message is intended to **Alert** the community or appropriate segment of the campus community of the dangerous condition and the actions they should take to safeguard their and their neighbors' safety. Messages distributed in this stage of a rapidly unfolding critical incident will generally be short, precise, and directive. Examples include: "The campus is experiencing a major power outage affecting the following buildings: Brown, Red, White, and Yellow Halls. All occupants of these buildings should immediately evacuate and meet at the designated assembly area." "There is a chemical spill at Brown Hall. The chemical released is extremely hazardous if inhaled. Occupants of Brown Hall should immediately evacuate the building through the northeast exits. Follow the directions of fire personnel who are on scene."

The second message is intended to inform the community or appropriate segment of the campus community about additional details of the situation. This message is generally distributed once first responders and the Emergency Operations Center has additional information about the dangerous situation. Examples include: "The power outage affecting Brown, Red, White, and Yellow Halls was caused by a cut power line. PSE&G are

responding along with Facilities personnel to repair the damage. We expect the outage will last until 2:00 p.m. Refer to the University homepage for additional information or dial xxx-xxxx.”

Finally, the third message is the Reassure notice that is generally distributed once the situation is nearly or completely resolved. The purpose of this message is to reassure the community that the College is working diligently to resolve the dangerous situation. It can also be used to provide additional information about the situation and where resources will be available.

In those cases where there are no predetermined template messages in the system, the individual issuing the alert will develop and send the most succinct message to convey the appropriate message to the community. The goal is to ensure individuals are aware of the situation and that they know the steps to take to safeguard their personal and community safety.

Procedures Used to Notify the Campus Community:

In the event of a situation that poses an immediate threat to members of the campus community, the College has various systems in place for communicating information quickly. Some or all of these methods of communication may be activated during the event for emergency notification to all or a segment of campus community. These methods of communication include the mass notification system TCAAlert, the College’s email system, campus PA system in buildings with PA

capability, and/or emergency messages that scroll across computer screens. The College will post updates during a critical incident on the homepage. Individuals may also call the University’s emergency information line [(212) 463-0400; select Option 4] for a pre-recorded message about the emergency situation. If the situation warrants, the College will establish a telephone call-in center staffed by College personnel who are trained to communicate with the campus community during an emergency situation.

Procedures Used to Notify the Larger Community:

If the College activates its emergency notification system in response to a situation that poses an immediate threat to members of the campus community, several offices at the College are responsible for notifying the larger community about the situation, and steps the College has taken to address the emergency. Primarily, the Department of Communications (a unit of College Public Relations) is responsible for crisis communications and for updating notices on Facebook, Twitter, and other social networking platforms, and for maintaining communications with national, regional, and local news and radio outlets.

EMERGENCY COMMUNICATIONS

TCAAlert is Touro College’s mass notification system that provides an easy and effective way to send text, email, and voice messages to notify the College community of a significant emergency or dangerous situation involving an immediate threat to the health or safety of

students or employees occurring on the campus.

Once the nature and severity of an incident is determined, the College's Emergency Manager is notified and authorized to begin the notification process. Each category has a different notification tree, with Category 3 and Category 4 requiring notification to the College community. The type of message and content of notification is based upon emergency templates which are part of the College's Crisis Communication Plan. The College tests the system twice each semester to ensure timely notification of critical events. TCA alerts provide real-time updates, instructions on where to go, what to do (or not to do), who to contact and other essential information.

In the event of an emergency, the College relies on several additional modes of communication for disseminating information.

UNIVERSITY SYSTEM GROUP EMAIL

Email messages are sent to all Touro email accounts and provide students, faculty, and staff with information and updates regarding potential threats to the safety and security of the campus community. The message directs individuals to the main Touro website for additional information and instructions. The College's Office of Instructional and Information Technology Services manages the data and updates for the mass email notifications.

TOURO WEBSITES

The College community can check the main Touro website,

www.touro.edu, for notification and updates regarding emergency situations. This mode has been used extensively to advise of cancellation of classes, school closings, and weather-related emergencies.

UNIVERSITY SYSTEM EMERGENCY INFORMATION LINE: (212) 463-0400, OPTION 4

Students, faculty, and staff members may call the Main Campus phone number for information about campus emergencies and closures.

LOCAL NEWS MEDIA

Since much of the College community commutes on a regular basis, broadcast media is relied upon to notify students, faculty, and staff of emergencies before or during their commutes. The Office of the Executive Vice President and University Ombudsman authorizes press releases to disseminate necessary information.

TELEPHONE TREES

As part of the College's emergency communications plan, each supervisor and department manager is responsible for collecting personal contact information for the employees in their department to be used in a department telephone tree. A telephone tree is a prearranged, pyramid-shaped system for notifying a group of people by telephone. Telephone trees will be used in the event of an emergency that is localized to a particular site, as opposed to one that affects the College community as a whole.



TOURO COLLEGE

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